

TERM LIFE INSURANCE
RATE GUIDE

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Trendsetter® Super

Quick Facts

UNDERWRITING CLASSES

Three Preferred Classes	Three Standard Classes	Unisex/Unismoker
Preferred Plus	Standard Plus	Trendsetter Super YRT
Preferred Nonsmoker	Standard Nonsmoker	
Preferred Smoker	Standard Smoker	

TRENDSETTER SUPER FACE AMOUNT BANDS

Band 1: \$25,000–99,999

Band 2: \$100,000–249,999

Band 3: \$250,000–499,999

Band 4: \$500,000–999,999

Band 5: \$1,000,000–3,000,000

Band 6: \$3,000,001–10,000,000

Band 7: \$10,000,001 and Up

TRENDSETTER SUPER NY FACE AMOUNT BANDS

Band 1: \$25,000 - 99,999

Band 2: \$100,000 - 249,999

Band 3: \$250,000 - 499,999

Band 4: \$500,000 - 999,999

Band 5: \$1,000,000 and Up

TRENDSETTER YRT FACE AMOUNT BANDS

Band 1: \$100,000–999,999 (\$250,000 minimum for Preferred Plus class)

Band 2: \$1,000,000 and Up

The maximum face amount for the unisex/unismoker risk class is \$3,000,000.

COMMISSIONABLE POLICY FEES

Band 1: \$60

Band 2–7: \$30 YRT Band 1–2: \$70



ISSUE AGES (AGE NEAREST BIRTHDAY) & FACE AMOUNT BANDS

Product	Issue Ages under \$100,000	Issue Ages over \$100,000
YRT	N/A	18–80
TS-10	18–80	18–80
TS-15	18–75 (NS) 18–70 (S)	18–78 (NS) 18–73 (S)
TS-20	18–65	18–70 (NS) 18–65 (S)
TS-25	18–60 (NS) 18–55 (S)	18–65 (NS) 18–60 (S)
TS-30	18–50 (NS) 18–45 (S)	18–58 (NS) 18–53 (S)

Note: NS= Nonsmokers, S= Smokers

MODAL FACTORS

Annually PAC & Direct	1.0000
Semi-Annual PAC & Direct	0.5100
Quarterly PAC & Direct	0.2575
Monthly PAC & Direct*	0.0860

* Monthly Direct is allowed only for basic premium of \$1,000 or more, excluding policy fees, substandard extras, all riders and additional benefits. Premium modes other than annual will result in higher annual payments.

TRENDSETTER SUPER CONVERSION PRIVILEGE

This option must be exercised before the earlier of the end of the initial level premium period or the insured's 70th birthday (75th birthday for Preferred Plus class).

TRENDSETTER YRT CONVERSION PRIVILEGE

This option must be exercised no later than the insured's 70th birthday (75th birthday for Preferred Plus class). For the Unisex/Unismoker, this option must be exercised no later than the earlier of the first anniversary or 70th birthday.

ENDORSEMENT INCLUDED IN THE POLICY AT NO ADDITIONAL PREMIUM COST (WHERE APPROVED)

Accelerated Death Benefit

ADDITIONAL OPTIONAL RIDERS AVAILABLE (WHERE APPROVED)

Accident Indemnity Rider, Children's Insurance Rider, and Waiver of Premium

ILLUSTRATION

Trendsetter Super products are declared non-illustratable.



Risk Classes & Abbreviations

Risk Class	Abbreviation
Preferred Plus Nonsmoker	PP
Preferred Nonsmoker	PNS
Preferred Smoker	PS
Standard Plus Nonsmoker	SP
Standard Nonsmoker	SNS
Standard Smoker	SS
Unisex/Unismoker	UU

Advanced Premium Payments

To calculate the advanced premium payment amount, multiply the annual premium by the appropriate Single Sum Factor. The number of years of advanced premium payments cannot exceed the number of years of the level premium period.

Years	Single Sum Factor	Years	Single Sum Factor
1	1.00000	16	12.93794
2	1.97087	17	13.56110
3	2.91347	18	14.16612
4	3.82861	19	14.75351
5	4.71710	20	15.32380
6	5.57971	21	15.87747
7	6.41719	22	16.41502
8	7.23028	23	16.93692
9	8.01969	24	17.44361
10	8.78611	25	17.93554
11	9.53020	26	18.41315
12	10.25262	27	18.87684
13	10.95400	28	19.32703
14	11.63496	29	19.76411
15	12.29607	30	20.18845



Calculating A Rate

Example: 25 year term, Male, Age 45, Standard Nonsmoker

The annual rate per 1,000 (unit) is 4.18 (from page 116).

The desired modal is Monthly PAC and we are calculating for \$100,000 face amount (100 units).

If necessary, round the number to the nearest cent.

BASE PREMIUM CALCULATION:

Base insured units $4.18 \times \text{premium per thousand } 100 = \418.00

$\$418.00 + \text{Annual policy fee } \$30 = \$448.00$

$\$448.00 \times \text{Monthly Modal Factor } 0.0860$

Total Monthly Premium—\$38.528, this would round to a premium of \$38.53

EXAMPLE WITH A RIDER ON THE POLICY

WAIVER OF PREMIUM CALCULATION:

Base insured units $4.18 \times \text{premium per thousand } 100 = \418.00

Waiver of Premium units $1.34 \times \text{premium per thousand } 100 = \134.00

$\$418.00 + \$134.00 = \$552.00$

$\$552.00 + \text{Annual policy fee } \$30 = \$582.00$

$\$582.00 \times \text{Monthly Modal Factor } 0.0860$

Total Monthly Premium—\$50.052, this would round to a premium of \$50.05



Trendsetter[®] Super 10

Face Amounts of \$25,000–\$99,999

Level Annual Premium Rates per \$1,000 for Years 1–10

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	1.49	2.63	1.02	1.86
19	1.49	2.63	1.02	1.86
20	1.49	2.63	1.02	1.86
21	1.44	2.63	1.02	1.88
22	1.39	2.64	1.02	1.90
23	1.35	2.64	1.01	1.93
24	1.30	2.65	1.01	1.95
25	1.25	2.65	1.01	1.97
26	1.27	2.68	1.02	2.00
27	1.30	2.70	1.02	2.04
28	1.32	2.73	1.03	2.07
29	1.35	2.75	1.03	2.11
30	1.37	2.78	1.04	2.14
31	1.42	2.94	1.07	2.23
32	1.47	3.11	1.10	2.33
33	1.52	3.27	1.12	2.42
34	1.57	3.44	1.15	2.52
35	1.62	3.60	1.18	2.61
36	1.71	3.82	1.25	2.79
37	1.80	4.04	1.31	2.97
38	1.88	4.25	1.38	3.14
39	1.97	4.47	1.44	3.32
40	2.06	4.69	1.51	3.50
41	2.20	5.27	1.69	3.96
42	2.35	5.85	1.86	4.41
43	2.49	6.42	2.04	4.87
44	2.64	7.00	2.21	5.32
45	2.78	7.58	2.39	5.78
46	3.04	8.72	2.52	6.60
47	3.30	9.86	2.65	7.43
48	3.56	10.99	2.79	8.25
49	3.82	12.13	2.92	9.08

Issue Age	Male		Female	
	SNS	SS	SNS	SS
50	4.08	13.27	3.05	9.90
51	4.48	15.00	3.30	11.24
52	4.89	16.73	3.55	12.57
53	5.29	18.47	3.79	13.91
54	5.70	20.20	4.04	15.24
55	6.10	21.93	4.29	16.58
56	6.80	24.73	4.98	18.87
57	7.50	27.53	5.66	21.16
58	8.21	30.32	6.35	23.44
59	8.91	33.12	7.03	25.73
60	9.61	35.92	7.72	28.02
61	11.05	40.75	8.80	31.76
62	12.49	45.59	9.89	35.51
63	13.94	50.42	10.97	39.25
64	15.38	55.26	12.06	43.00
65	16.82	60.09	13.14	46.74
66	19.45	68.69	15.09	52.46
67	22.08	77.28	17.04	58.18
68	24.70	85.88	19.00	63.91
69	27.33	94.47	20.95	69.63
70	29.32	97.50	22.16	71.99
71	33.48	107.00	25.59	78.31
72	37.64	116.49	29.03	84.63
73	41.81	125.99	32.46	90.94
74	45.97	135.48	35.90	97.26
75	50.13	144.98	39.33	103.58
76	58.81	162.08	46.15	115.57
77	67.49	179.17	52.97	127.56
78	76.18	196.27	59.78	139.56
79	84.86	213.36	66.60	151.55
80	93.54	230.46	73.42	163.54



Trendsetter® Super 10

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$25,000–\$99,999

Level Annual Premium Rates per \$1,000 for Years 1–10

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	1.38	2.63	1.05	2.20
19	1.38	2.63	1.05	2.20
20	1.38	2.63	1.05	2.20
21	1.38	2.73	1.05	2.20
22	1.38	2.82	1.05	2.20
23	1.37	2.92	1.05	2.20
24	1.37	3.01	1.05	2.20
25	1.37	3.11	1.05	2.20
26	1.37	3.21	1.05	2.20
27	1.37	3.31	1.05	2.20
28	1.37	3.40	1.04	2.20
29	1.37	3.50	1.04	2.20
30	1.37	3.60	1.04	2.20
31	1.42	3.60	1.07	2.28
32	1.47	3.60	1.10	2.36
33	1.52	3.60	1.12	2.45
34	1.57	3.60	1.15	2.53
35	1.62	3.60	1.18	2.61
36	1.71	3.82	1.25	2.79
37	1.80	4.04	1.31	2.97
38	1.88	4.25	1.38	3.14
39	1.97	4.47	1.44	3.32
40	2.06	4.69	1.51	3.50
41	2.20	5.05	1.69	3.85
42	2.35	5.41	1.86	4.19
43	2.49	5.78	2.04	4.54
44	2.64	6.14	2.21	4.88
45	2.78	6.50	2.39	5.23
46	3.04	7.23	2.52	5.75
47	3.30	7.96	2.65	6.27
48	3.56	8.69	2.79	6.80
49	3.82	9.42	2.92	7.32

Issue Age	Male		Female	
	SNS	SS	SNS	SS
50	4.08	10.15	3.05	7.84
51	4.48	11.43	3.30	8.87
52	4.89	12.72	3.55	9.91
53	5.29	14.00	3.79	10.94
54	5.70	15.29	4.04	11.98
55	6.10	16.57	4.29	13.01
56	6.80	18.86	4.60	14.72
57	7.50	21.15	4.91	16.43
58	8.21	23.43	5.22	18.14
59	8.91	25.72	5.53	19.85
60	9.61	28.01	5.84	21.56
61	10.78	31.80	6.68	24.45
62	11.95	35.60	7.52	27.34
63	13.12	39.39	8.36	30.23
64	14.29	43.19	9.20	33.12
65	15.46	46.98	10.04	36.01
66	17.31	52.38	11.56	39.73
67	19.16	57.78	13.08	43.45
68	21.01	63.19	14.59	47.16
69	22.86	68.59	16.11	50.88
70	24.71	73.99	17.63	54.60
71	29.79	82.35	21.49	60.56
72	34.88	90.71	25.36	66.52
73	39.96	99.08	29.22	72.48
74	45.05	107.44	33.09	78.44
75	50.13	115.80	36.95	84.40
76	58.81	132.53	43.63	98.64
77	67.49	149.26	50.30	112.88
78	76.18	166.00	56.98	127.12
79	84.86	182.73	63.65	141.36
80	93.54	199.46	70.33	155.60



Trendsetter® Super 10

NEW YORK ONLY

Face Amounts of \$25,000–\$99,999

Level Annual Premium Rates per \$1,000 for Years 1–10

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	1.31	2.94	1.06	1.75
19	1.31	2.94	1.06	1.75
20	1.31	2.94	1.06	1.75
21	1.31	2.94	1.06	1.75
22	1.31	2.94	1.06	1.78
23	1.32	2.94	1.06	1.82
24	1.33	2.94	1.06	1.83
25	1.33	2.94	1.06	1.83
26	1.33	2.96	1.06	1.83
27	1.33	2.98	1.07	1.85
28	1.33	3.00	1.08	1.87
29	1.34	3.04	1.08	1.89
30	1.34	3.08	1.08	1.89
31	1.34	3.14	1.10	1.98
32	1.34	3.19	1.12	2.07
33	1.34	3.31	1.14	2.16
34	1.34	3.49	1.18	2.27
35	1.36	3.67	1.23	2.42
36	1.44	3.89	1.30	2.68
37	1.53	4.13	1.36	2.98
38	1.66	4.48	1.43	3.34
39	1.79	4.85	1.51	3.75
40	1.94	5.28	1.62	4.26
41	2.15	5.85	1.75	4.75
42	2.38	6.48	1.89	5.24
43	2.60	7.10	2.06	5.69
44	2.81	7.70	2.23	6.11
45	3.01	8.22	2.41	6.46
46	3.26	8.98	2.67	7.17
47	3.53	9.85	2.94	7.91
48	3.82	10.77	3.22	8.67
49	4.13	11.77	3.50	9.42

Issue Age	Male		Female	
	SNS	SS	SNS	SS
50	4.44	12.83	3.71	10.03
51	4.82	13.95	3.97	10.85
52	5.21	15.06	4.24	11.65
53	5.69	16.16	4.49	12.43
54	6.22	17.41	4.74	13.20
55	6.86	18.77	5.04	14.48
56	7.61	20.26	5.48	15.83
57	8.50	21.96	5.98	17.18
58	9.43	23.73	6.53	18.54
59	10.42	25.54	7.17	20.15
60	11.47	27.47	7.85	21.88
61	12.65	29.96	8.64	23.77
62	13.83	32.63	9.41	25.70
63	14.99	35.53	10.15	27.95
64	16.15	39.35	10.90	30.64
65	17.51	43.27	11.74	33.25
66	19.53	47.65	12.77	36.04
67	21.82	52.40	13.96	38.84
68	24.71	57.74	15.41	41.66
69	27.58	63.15	17.09	44.48
70	31.02	69.54	19.09	48.51
71	34.53	76.69	21.65	53.16
72	38.02	83.82	24.35	59.16
73	41.47	90.98	27.45	65.08
74	45.19	99.81	31.02	71.03
75	50.25	109.88	35.13	78.02
76	55.86	121.06	39.18	86.90
77	61.85	133.82	43.60	97.30
78	71.04	148.76	49.48	110.29
79	80.21	165.81	56.13	124.39
80	91.69	185.13	64.02	140.60



Trendsetter® Super 10

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.88	1.01	1.24	1.48	1.56	2.20	0.60	0.67	0.81	0.94	1.32	1.60
19	0.88	1.01	1.24	1.48	1.56	2.20	0.60	0.67	0.81	0.94	1.32	1.60
20	0.88	1.01	1.24	1.48	1.56	2.20	0.60	0.67	0.81	0.94	1.32	1.60
21	0.88	1.00	1.18	1.41	1.56	2.20	0.59	0.67	0.81	0.92	1.32	1.61
22	0.86	1.00	1.12	1.34	1.56	2.20	0.59	0.68	0.81	0.90	1.32	1.62
23	0.82	1.00	1.07	1.26	1.56	2.21	0.58	0.68	0.81	0.89	1.32	1.64
24	0.79	0.87	1.01	1.19	1.56	2.21	0.58	0.69	0.81	0.87	1.32	1.65
25	0.75	0.82	0.95	1.12	1.56	2.21	0.57	0.69	0.81	0.85	1.32	1.66
26	0.74	0.81	0.95	1.12	1.58	2.21	0.58	0.70	0.81	0.87	1.33	1.67
27	0.74	0.81	0.95	1.12	1.60	2.21	0.60	0.70	0.81	0.89	1.35	1.68
28	0.73	0.80	0.95	1.12	1.62	2.22	0.61	0.71	0.82	0.90	1.36	1.70
29	0.73	0.80	0.95	1.12	1.64	2.22	0.63	0.71	0.82	0.92	1.38	1.71
30	0.72	0.79	0.95	1.12	1.66	2.22	0.64	0.72	0.82	0.94	1.39	1.72
31	0.73	0.80	0.95	1.13	1.71	2.27	0.65	0.72	0.83	0.94	1.41	1.77
32	0.74	0.81	0.95	1.14	1.76	2.32	0.65	0.73	0.83	0.95	1.43	1.82
33	0.74	0.82	0.96	1.16	1.81	2.38	0.66	0.73	0.84	0.95	1.46	1.87
34	0.75	0.83	0.96	1.17	1.86	2.43	0.66	0.74	0.84	0.96	1.48	1.92
35	0.76	0.84	0.96	1.18	1.91	2.48	0.67	0.74	0.85	0.96	1.50	1.97
36	0.79	0.89	1.01	1.23	2.02	2.70	0.70	0.77	0.89	1.01	1.60	2.16
37	0.83	0.93	1.06	1.29	2.13	2.93	0.73	0.80	0.93	1.07	1.69	2.34
38	0.86	0.98	1.12	1.34	2.23	3.15	0.76	0.84	0.97	1.12	1.79	2.53
39	0.90	1.02	1.17	1.40	2.34	3.38	0.79	0.87	1.01	1.18	1.88	2.71
40	0.93	1.07	1.22	1.45	2.45	3.60	0.82	0.90	1.05	1.23	1.98	2.90
41	0.96	1.11	1.28	1.53	2.68	3.98	0.84	0.95	1.10	1.29	2.15	3.17
42	0.99	1.15	1.34	1.62	2.91	4.35	0.86	0.99	1.15	1.35	2.31	3.44
43	1.03	1.18	1.41	1.70	3.14	4.73	0.89	1.04	1.19	1.42	2.48	3.72
44	1.06	1.22	1.47	1.79	3.37	5.10	0.91	1.08	1.24	1.48	2.64	3.99
45	1.09	1.26	1.53	1.87	3.60	5.48	0.93	1.13	1.29	1.54	2.81	4.26
46	1.21	1.41	1.68	2.06	4.15	6.28	1.02	1.23	1.41	1.70	3.24	4.86
47	1.33	1.56	1.84	2.25	4.70	7.08	1.11	1.33	1.53	1.85	3.67	5.46
48	1.44	1.70	1.99	2.43	5.25	7.87	1.21	1.44	1.65	2.01	4.09	6.05
49	1.56	1.85	2.15	2.62	5.80	8.67	1.30	1.54	1.77	2.16	4.52	6.65



Trendsetter® Super 10

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.68	2.00	2.30	2.81	6.35	9.47	1.39	1.64	1.89	2.32	4.95	7.25
51	1.87	2.21	2.58	3.15	7.19	10.76	1.55	1.82	2.12	2.58	5.62	8.17
52	2.05	2.43	2.85	3.49	8.04	12.05	1.72	2.00	2.35	2.85	6.29	9.10
53	2.24	2.64	3.13	3.82	8.88	13.34	1.88	2.19	2.57	3.11	6.97	10.02
54	2.42	2.86	3.40	4.16	9.73	14.63	2.05	2.37	2.80	3.38	7.64	10.95
55	2.61	3.07	3.68	4.50	10.57	15.92	2.21	2.55	3.03	3.64	8.31	11.87
56	2.91	3.43	4.11	5.03	11.88	17.77	2.46	2.86	3.41	4.09	9.29	13.26
57	3.21	3.79	4.54	5.56	13.18	19.63	2.71	3.17	3.79	4.55	10.27	14.64
58	3.51	4.15	4.97	6.10	14.49	21.48	2.96	3.49	4.17	5.00	11.25	16.03
59	3.81	4.51	5.40	6.63	15.79	23.34	3.21	3.80	4.55	5.46	12.23	17.41
60	4.11	4.87	5.83	7.16	17.10	25.19	3.46	4.11	4.93	5.91	13.21	18.80
61	4.76	5.63	6.72	8.23	19.17	28.39	3.99	4.72	5.64	6.77	14.95	21.47
62	5.41	6.39	7.61	9.29	21.24	31.60	4.51	5.33	6.35	7.64	16.68	24.14
63	6.07	7.14	8.51	10.36	23.30	34.80	5.04	5.94	7.06	8.50	18.42	26.81
64	6.72	7.90	9.40	11.42	25.37	38.01	5.56	6.55	7.77	9.37	20.15	29.48
65	7.37	8.66	10.29	12.49	27.44	41.21	6.09	7.16	8.48	10.23	21.89	32.15
66	8.41	9.80	11.67	14.21	30.58	46.37	6.88	8.01	9.52	11.52	24.12	35.82
67	9.44	10.94	13.05	15.93	33.73	51.53	7.67	8.87	10.56	12.80	26.35	39.49
68	10.48	12.08	14.43	17.65	36.87	56.70	8.46	9.72	11.59	14.09	28.58	43.17
69	11.51	13.22	15.81	19.37	40.02	61.86	9.25	10.58	12.63	15.37	30.81	46.84
70	12.15	13.87	16.55	20.26	41.57	63.82	9.77	11.07	13.22	16.11	32.00	48.26
71	13.57	15.43	18.95	22.46	44.68	68.52	10.92	12.34	14.70	17.88	34.03	51.20
72	14.99	16.99	21.35	24.66	47.78	73.22	12.06	13.61	16.19	19.66	36.05	54.14
73	16.41	18.56	23.76	26.85	50.89	77.93	13.21	14.87	17.67	21.43	38.08	57.09
74	17.83	20.12	26.16	29.05	53.99	82.63	14.35	16.14	19.16	23.21	40.10	60.03
75	19.25	21.68	28.56	31.25	57.10	87.33	15.50	17.41	20.64	24.98	42.13	62.97
76	23.62	26.69	34.51	39.04	68.40	104.31	19.21	21.56	25.12	29.93	49.97	79.79
77	28.00	31.70	40.47	46.84	79.69	121.29	22.92	25.70	29.60	34.88	57.81	96.61
78	32.37	36.72	46.42	54.63	90.99	138.27	26.63	29.85	34.07	39.82	65.65	113.42
79	36.75	41.73	52.38	62.43	102.28	155.25	30.34	33.99	38.55	44.77	73.49	130.24
80	41.12	46.74	58.33	70.22	113.58	172.23	34.05	38.14	43.03	49.72	81.33	147.06



Trendsetter® Super 10

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.88	1.02	1.19	1.39	1.54	1.98	0.69	0.72	0.85	0.98	1.32	1.60
19	0.88	1.02	1.19	1.39	1.54	1.98	0.69	0.72	0.85	0.98	1.32	1.60
20	0.88	1.02	1.19	1.39	1.54	1.98	0.69	0.72	0.85	0.98	1.32	1.60
21	0.88	1.00	1.16	1.35	1.54	1.99	0.69	0.72	0.85	0.98	1.32	1.61
22	0.88	0.98	1.14	1.32	1.54	2.00	0.69	0.72	0.85	0.98	1.32	1.62
23	0.87	0.95	1.11	1.28	1.54	2.01	0.69	0.72	0.85	0.98	1.32	1.64
24	0.87	0.93	1.09	1.25	1.54	2.02	0.69	0.72	0.85	0.98	1.32	1.65
25	0.87	0.91	1.06	1.21	1.54	2.03	0.69	0.72	0.85	0.98	1.32	1.66
26	0.82	0.87	1.03	1.17	1.56	2.06	0.66	0.71	0.84	0.96	1.33	1.67
27	0.77	0.84	1.00	1.13	1.59	2.09	0.64	0.69	0.84	0.94	1.35	1.68
28	0.72	0.80	0.98	1.10	1.61	2.11	0.61	0.68	0.83	0.92	1.36	1.70
29	0.67	0.77	0.95	1.06	1.64	2.14	0.59	0.66	0.83	0.90	1.38	1.71
30	0.62	0.73	0.92	1.02	1.66	2.17	0.56	0.65	0.82	0.88	1.39	1.72
31	0.63	0.74	0.93	1.03	1.68	2.21	0.56	0.65	0.83	0.89	1.41	1.75
32	0.64	0.75	0.93	1.04	1.70	2.26	0.57	0.66	0.83	0.90	1.43	1.78
33	0.65	0.76	0.94	1.05	1.71	2.30	0.57	0.66	0.84	0.90	1.46	1.80
34	0.66	0.77	0.94	1.06	1.73	2.35	0.58	0.67	0.84	0.91	1.48	1.83
35	0.67	0.78	0.95	1.07	1.75	2.39	0.58	0.67	0.85	0.92	1.50	1.86
36	0.70	0.82	0.99	1.13	1.87	2.54	0.61	0.70	0.88	0.97	1.59	2.00
37	0.73	0.87	1.03	1.18	1.98	2.69	0.64	0.74	0.91	1.01	1.68	2.15
38	0.77	0.91	1.07	1.24	2.10	2.85	0.67	0.77	0.95	1.06	1.77	2.29
39	0.80	0.96	1.11	1.29	2.21	3.00	0.70	0.81	0.98	1.10	1.86	2.44
40	0.83	1.00	1.15	1.35	2.33	3.15	0.73	0.84	1.01	1.15	1.95	2.58
41	0.88	1.05	1.23	1.46	2.57	3.46	0.76	0.90	1.07	1.23	2.12	2.83
42	0.92	1.11	1.30	1.56	2.81	3.78	0.79	0.96	1.12	1.32	2.29	3.09
43	0.97	1.16	1.38	1.67	3.05	4.09	0.83	1.02	1.18	1.40	2.45	3.34
44	1.01	1.22	1.45	1.77	3.29	4.41	0.86	1.08	1.23	1.49	2.62	3.60
45	1.06	1.27	1.53	1.88	3.53	4.72	0.89	1.14	1.29	1.57	2.79	3.85
46	1.17	1.40	1.70	2.03	3.92	5.35	0.97	1.22	1.41	1.69	3.09	4.29
47	1.27	1.53	1.87	2.19	4.30	5.97	1.05	1.30	1.53	1.81	3.39	4.74
48	1.38	1.66	2.04	2.34	4.69	6.60	1.13	1.38	1.66	1.92	3.68	5.18
49	1.48	1.79	2.21	2.50	5.07	7.22	1.21	1.46	1.78	2.04	3.98	5.63



Trendsetter[®] Super 10

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.59	1.92	2.38	2.65	5.46	7.85	1.29	1.54	1.90	2.16	4.28	6.07
51	1.75	2.10	2.61	2.96	6.19	8.90	1.44	1.70	2.09	2.39	4.83	6.87
52	1.92	2.28	2.84	3.26	6.91	9.95	1.58	1.85	2.28	2.62	5.38	7.68
53	2.08	2.47	3.06	3.57	7.64	11.01	1.73	2.01	2.46	2.85	5.92	8.48
54	2.25	2.65	3.29	3.87	8.36	12.06	1.87	2.16	2.65	3.08	6.47	9.29
55	2.41	2.83	3.52	4.18	9.09	13.11	2.02	2.32	2.84	3.31	7.02	10.09
56	2.70	3.17	3.94	4.69	10.21	14.73	2.25	2.62	3.18	3.73	7.90	11.33
57	2.99	3.52	4.35	5.20	11.34	16.34	2.49	2.91	3.52	4.15	8.78	12.57
58	3.27	3.86	4.77	5.70	12.46	17.96	2.72	3.21	3.87	4.58	9.65	13.82
59	3.56	4.21	5.18	6.21	13.59	19.57	2.96	3.50	4.21	5.00	10.53	15.06
60	3.85	4.55	5.60	6.72	14.71	21.19	3.19	3.80	4.55	5.42	11.41	16.30
61	4.48	5.34	6.49	7.80	16.56	23.86	3.67	4.42	5.27	6.29	12.95	18.48
62	5.10	6.14	7.38	8.88	18.40	26.52	4.15	5.03	6.00	7.16	14.48	20.65
63	5.73	6.93	8.26	9.95	20.25	29.19	4.64	5.65	6.72	8.03	16.02	22.83
64	6.35	7.73	9.15	11.03	22.09	31.85	5.12	6.26	7.45	8.90	17.55	25.00
65	6.98	8.52	10.04	12.11	23.94	34.52	5.60	6.88	8.17	9.77	19.09	27.18
66	7.93	9.50	11.21	13.56	26.27	37.97	6.34	7.72	9.07	10.88	20.74	29.61
67	8.88	10.47	12.38	15.00	28.59	41.43	7.08	8.55	9.96	11.99	22.39	32.04
68	9.83	11.45	13.56	16.45	30.92	44.88	7.83	9.39	10.86	13.09	24.05	34.47
69	10.78	12.42	14.73	17.89	33.24	48.34	8.57	10.22	11.75	14.20	25.70	36.90
70	11.73	13.40	15.90	19.34	35.57	51.79	9.31	11.06	12.65	15.31	27.35	39.33
71	13.02	14.95	18.60	21.56	38.70	55.44	10.43	12.20	14.06	17.00	29.05	41.63
72	14.31	16.50	21.30	23.77	41.83	59.09	11.55	13.35	15.47	18.68	30.75	43.93
73	15.59	18.06	23.99	25.99	44.95	62.73	12.67	14.49	16.87	20.37	32.45	46.22
74	16.88	19.61	26.69	28.20	48.08	66.38	13.79	15.64	18.28	22.05	34.15	48.52
75	18.17	21.16	29.39	30.42	51.21	70.03	14.91	16.78	19.69	23.74	35.85	50.82
76	22.76	26.28	35.18	38.38	62.63	90.21	18.43	20.41	23.58	28.43	43.40	60.44
77	27.35	31.39	40.97	46.34	74.05	110.39	21.95	24.04	27.48	33.12	50.94	70.06
78	31.94	36.51	46.75	54.30	85.47	130.58	25.48	27.66	31.37	37.81	58.49	79.69
79	36.53	41.62	52.54	62.26	96.89	150.76	29.00	31.29	35.27	42.50	66.03	89.31
80	41.12	46.74	58.33	70.22	108.31	170.94	32.52	34.92	39.16	47.19	73.58	98.93



Trendsetter® Super 10

NEW YORK ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.79	0.86	1.05	1.14	1.66	2.19	0.69	0.80	0.95	1.09	1.42	1.77
19	0.79	0.86	1.05	1.14	1.66	2.19	0.69	0.80	0.95	1.09	1.42	1.77
20	0.79	0.86	1.05	1.14	1.66	2.19	0.69	0.80	0.95	1.09	1.42	1.77
21	0.79	0.86	1.05	1.14	1.66	2.19	0.69	0.80	0.95	1.09	1.43	1.77
22	0.79	0.86	1.05	1.14	1.67	2.20	0.69	0.80	0.95	1.09	1.44	1.80
23	0.79	0.86	1.05	1.16	1.68	2.21	0.69	0.80	0.95	1.09	1.45	1.83
24	0.79	0.86	1.05	1.17	1.69	2.22	0.69	0.80	0.95	1.09	1.46	1.84
25	0.79	0.86	1.05	1.17	1.71	2.24	0.69	0.80	0.95	1.09	1.46	1.84
26	0.79	0.86	1.05	1.17	1.72	2.27	0.70	0.80	0.95	1.09	1.47	1.84
27	0.79	0.87	1.05	1.17	1.73	2.29	0.72	0.81	0.96	1.09	1.50	1.86
28	0.79	0.88	1.05	1.17	1.76	2.32	0.72	0.83	0.96	1.09	1.52	1.88
29	0.79	0.89	1.05	1.18	1.79	2.35	0.73	0.84	0.96	1.10	1.54	1.90
30	0.79	0.89	1.05	1.18	1.80	2.40	0.74	0.84	0.96	1.10	1.54	1.90
31	0.79	0.90	1.05	1.18	1.82	2.44	0.75	0.85	0.97	1.10	1.55	1.94
32	0.79	0.91	1.05	1.18	1.84	2.49	0.75	0.86	0.98	1.10	1.57	1.97
33	0.79	0.92	1.06	1.19	1.86	2.53	0.75	0.87	0.99	1.11	1.60	2.00
34	0.79	0.94	1.07	1.22	1.89	2.59	0.75	0.88	0.99	1.12	1.63	2.04
35	0.80	0.96	1.09	1.25	1.98	2.68	0.75	0.89	1.01	1.16	1.67	2.09
36	0.84	0.99	1.13	1.31	2.08	2.79	0.77	0.91	1.06	1.21	1.75	2.21
37	0.87	1.02	1.19	1.36	2.18	2.93	0.79	0.94	1.10	1.27	1.85	2.35
38	0.90	1.06	1.27	1.43	2.29	3.12	0.81	0.97	1.16	1.32	1.95	2.51
39	0.94	1.10	1.35	1.51	2.44	3.33	0.85	1.00	1.21	1.38	2.05	2.68
40	0.97	1.14	1.43	1.58	2.61	3.56	0.88	1.05	1.29	1.46	2.17	2.89
41	1.03	1.22	1.55	1.73	2.85	3.92	0.94	1.11	1.38	1.57	2.33	3.12
42	1.11	1.31	1.69	1.87	3.09	4.27	0.99	1.18	1.49	1.73	2.51	3.40
43	1.18	1.40	1.84	2.01	3.36	4.66	1.06	1.25	1.58	1.87	2.71	3.70
44	1.22	1.49	1.95	2.16	3.63	5.07	1.12	1.33	1.67	1.97	2.90	4.00
45	1.28	1.57	2.02	2.29	3.96	5.58	1.19	1.41	1.74	2.01	3.09	4.32
46	1.36	1.68	2.15	2.43	4.29	6.14	1.28	1.52	1.88	2.17	3.39	4.76
47	1.47	1.79	2.27	2.59	4.61	6.70	1.36	1.64	2.02	2.32	3.69	5.21
48	1.58	1.91	2.41	2.76	4.92	7.27	1.45	1.76	2.17	2.46	3.98	5.67
49	1.69	2.04	2.55	2.94	5.21	7.84	1.52	1.87	2.27	2.57	4.27	6.11



Trendsetter® Super 10

NEW YORK ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.79	2.15	2.67	3.09	5.47	8.53	1.55	1.91	2.32	2.63	4.46	6.46
51	1.94	2.32	2.90	3.37	5.96	9.16	1.68	2.06	2.48	2.82	4.80	6.97
52	2.10	2.57	3.14	3.67	6.50	9.83	1.80	2.20	2.63	3.00	5.13	7.48
53	2.29	2.83	3.39	4.03	7.12	10.59	1.91	2.33	2.77	3.18	5.45	7.98
54	2.51	3.08	3.69	4.44	7.81	11.42	2.02	2.46	2.92	3.36	5.75	8.46
55	2.77	3.37	4.06	4.94	8.55	12.25	2.18	2.57	3.03	3.56	6.23	9.26
56	3.04	3.66	4.47	5.43	9.35	13.16	2.32	2.74	3.23	3.82	6.75	10.11
57	3.30	3.99	4.87	5.93	10.15	14.06	2.46	2.93	3.47	4.08	7.29	10.96
58	3.59	4.33	5.28	6.41	10.97	14.97	2.61	3.12	3.72	4.35	7.83	11.80
59	3.88	4.69	5.71	6.89	11.78	15.94	2.77	3.34	4.02	4.61	8.48	12.66
60	4.19	5.04	6.15	7.26	12.61	16.93	2.96	3.58	4.31	4.88	9.15	13.68
61	4.63	5.56	6.77	7.93	13.88	18.50	3.23	3.93	4.75	5.37	9.86	14.86
62	5.08	6.11	7.44	8.68	15.15	20.08	3.51	4.27	5.20	5.85	10.64	16.09
63	5.63	6.77	8.29	9.57	16.58	21.86	3.81	4.63	5.68	6.35	11.45	17.37
64	6.26	7.54	9.20	10.59	18.39	24.04	4.18	5.03	6.28	6.97	12.38	19.00
65	6.95	8.37	10.23	11.73	20.14	26.31	4.54	5.43	6.86	7.58	13.26	20.57
66	7.76	9.21	11.26	12.91	22.31	28.94	4.96	5.85	7.44	8.18	14.20	22.19
67	8.57	10.08	12.39	14.26	24.64	31.79	5.45	6.30	8.01	8.80	15.27	23.80
68	9.43	11.20	13.82	15.94	27.35	35.07	6.04	6.92	8.73	9.59	16.59	25.42
69	10.34	12.32	15.25	17.62	30.13	38.42	6.73	7.63	9.74	10.69	18.12	27.17
70	11.53	13.59	16.86	19.54	33.44	42.39	7.55	8.62	10.87	11.91	19.88	29.57
71	13.06	15.47	19.81	22.65	37.06	47.76	8.55	9.83	12.42	13.51	22.46	32.48
72	14.54	17.27	22.55	25.53	41.35	54.30	9.81	11.13	14.40	15.58	25.72	35.65
73	16.01	19.09	25.41	28.47	46.81	62.71	11.14	12.63	16.46	17.73	28.94	38.80
74	17.94	21.40	28.95	32.47	52.26	71.95	12.69	14.36	18.84	20.25	32.19	42.89
75	20.35	24.34	32.99	36.96	58.49	77.77	14.48	16.36	21.63	23.16	36.05	47.50
76	23.40	27.68	37.28	42.11	65.63	86.53	16.60	18.80	24.68	26.59	42.26	56.10
77	26.77	31.35	41.99	47.82	68.70	92.18	19.18	21.75	28.13	30.59	49.19	65.54
78	31.79	36.82	49.04	56.29	88.37	109.59	22.48	25.53	32.42	36.21	58.44	78.43
79	37.05	42.47	56.24	65.07	104.90	128.99	26.35	29.92	37.55	42.85	69.63	93.80
80	43.80	49.72	65.47	76.32	122.80	147.06	31.02	35.26	43.73	50.91	82.17	111.03



Trendsetter[®] Super 10

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.62	0.70	0.82	1.00	1.25	1.65	0.35	0.39	0.53	0.57	0.98	1.23
19	0.62	0.70	0.82	1.00	1.25	1.65	0.35	0.39	0.53	0.57	0.98	1.23
20	0.62	0.70	0.82	1.00	1.25	1.65	0.35	0.39	0.53	0.57	0.98	1.23
21	0.59	0.67	0.78	0.95	1.25	1.66	0.34	0.38	0.53	0.57	0.98	1.23
22	0.56	0.63	0.74	0.90	1.25	1.67	0.34	0.38	0.53	0.57	0.98	1.23
23	0.52	0.60	0.71	0.84	1.25	1.67	0.33	0.37	0.53	0.57	0.98	1.24
24	0.49	0.56	0.67	0.79	1.25	1.68	0.33	0.37	0.53	0.57	0.98	1.24
25	0.46	0.53	0.63	0.74	1.25	1.69	0.32	0.36	0.53	0.57	0.98	1.24
26	0.46	0.53	0.63	0.73	1.26	1.71	0.33	0.37	0.53	0.57	0.99	1.26
27	0.46	0.52	0.63	0.72	1.27	1.72	0.34	0.38	0.53	0.57	1.00	1.29
28	0.46	0.52	0.63	0.72	1.29	1.74	0.34	0.39	0.54	0.56	1.01	1.31
29	0.46	0.51	0.63	0.71	1.30	1.75	0.35	0.40	0.54	0.56	1.02	1.34
30	0.46	0.51	0.63	0.70	1.31	1.77	0.36	0.41	0.54	0.56	1.03	1.36
31	0.47	0.52	0.63	0.72	1.32	1.80	0.37	0.42	0.54	0.57	1.06	1.39
32	0.47	0.53	0.63	0.73	1.33	1.82	0.38	0.43	0.54	0.58	1.09	1.43
33	0.48	0.53	0.64	0.75	1.35	1.85	0.39	0.43	0.55	0.59	1.11	1.46
34	0.48	0.54	0.64	0.76	1.36	1.87	0.40	0.44	0.55	0.60	1.14	1.50
35	0.49	0.55	0.64	0.78	1.37	1.90	0.41	0.45	0.55	0.61	1.17	1.53
36	0.52	0.59	0.68	0.83	1.49	2.07	0.43	0.48	0.58	0.66	1.26	1.64
37	0.55	0.63	0.72	0.89	1.61	2.23	0.46	0.51	0.62	0.70	1.35	1.76
38	0.58	0.66	0.76	0.94	1.73	2.40	0.48	0.54	0.65	0.75	1.44	1.87
39	0.61	0.70	0.80	1.00	1.85	2.56	0.51	0.57	0.69	0.79	1.53	1.99
40	0.64	0.74	0.84	1.05	1.97	2.73	0.53	0.60	0.72	0.84	1.62	2.10
41	0.67	0.78	0.91	1.11	2.18	3.06	0.55	0.63	0.78	0.89	1.78	2.34
42	0.70	0.81	0.98	1.17	2.39	3.39	0.58	0.67	0.83	0.95	1.94	2.57
43	0.74	0.85	1.05	1.24	2.59	3.71	0.60	0.70	0.89	1.00	2.10	2.81
44	0.77	0.88	1.12	1.30	2.80	4.04	0.63	0.74	0.94	1.06	2.26	3.04
45	0.80	0.92	1.19	1.36	3.01	4.37	0.65	0.77	1.00	1.11	2.42	3.28
46	0.89	1.03	1.31	1.53	3.45	5.05	0.72	0.85	1.07	1.23	2.73	3.79
47	0.98	1.15	1.43	1.69	3.90	5.72	0.79	0.92	1.15	1.35	3.04	4.30
48	1.08	1.26	1.54	1.86	4.34	6.40	0.85	1.00	1.22	1.46	3.35	4.80
49	1.17	1.38	1.66	2.02	4.79	7.07	0.92	1.07	1.30	1.58	3.66	5.31



Trendsetter® Super 10

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.26	1.49	1.78	2.19	5.23	7.75	0.99	1.15	1.37	1.70	3.97	5.82
51	1.41	1.67	1.99	2.45	5.94	8.82	1.11	1.29	1.54	1.90	4.52	6.63
52	1.56	1.84	2.20	2.72	6.64	9.89	1.22	1.43	1.70	2.11	5.07	7.44
53	1.70	2.02	2.42	2.98	7.35	10.95	1.34	1.58	1.87	2.31	5.62	8.24
54	1.85	2.19	2.63	3.25	8.05	12.02	1.45	1.72	2.03	2.52	6.17	9.05
55	2.00	2.37	2.84	3.51	8.76	13.09	1.57	1.86	2.20	2.72	6.72	9.86
56	2.24	2.68	3.21	3.97	9.86	14.71	1.79	2.13	2.53	3.12	7.59	11.08
57	2.49	2.99	3.58	4.43	10.95	16.33	2.01	2.40	2.86	3.52	8.46	12.30
58	2.73	3.29	3.94	4.88	12.05	17.94	2.22	2.67	3.18	3.92	9.32	13.51
59	2.98	3.60	4.31	5.34	13.14	19.56	2.44	2.94	3.51	4.32	10.19	14.73
60	3.22	3.91	4.68	5.80	14.24	21.18	2.66	3.21	3.84	4.72	11.06	15.95
61	3.74	4.50	5.38	6.64	15.95	23.78	3.08	3.68	4.39	5.38	12.44	18.08
62	4.26	5.09	6.08	7.48	17.67	26.39	3.49	4.15	4.94	6.05	13.83	20.22
63	4.79	5.67	6.77	8.32	19.38	28.99	3.91	4.61	5.49	6.71	15.21	22.35
64	5.31	6.26	7.47	9.16	21.10	31.60	4.32	5.08	6.04	7.38	16.60	24.49
65	5.83	6.85	8.17	10.00	22.81	34.20	4.74	5.55	6.59	8.04	17.98	26.62
66	6.67	7.83	9.35	11.47	25.47	38.47	5.36	6.28	7.47	9.14	19.87	29.61
67	7.50	8.81	10.53	12.94	28.13	42.74	5.98	7.01	8.35	10.24	21.76	32.60
68	8.34	9.79	11.71	14.42	30.79	47.02	6.61	7.74	9.24	11.33	23.65	35.58
69	9.17	10.77	12.89	15.89	33.45	51.29	7.23	8.47	10.12	12.43	25.54	38.57
70	9.68	11.38	13.58	16.72	34.77	53.02	7.64	8.94	10.67	13.11	26.59	39.92
71	10.96	12.97	15.58	19.20	37.33	56.81	8.61	9.98	11.89	14.57	28.23	42.27
72	12.24	14.55	17.58	21.69	39.90	60.61	9.58	11.02	13.11	16.04	29.87	44.62
73	13.52	16.14	19.58	24.17	42.46	64.40	10.56	12.05	14.32	17.50	31.52	46.98
74	14.80	17.72	21.58	26.66	45.03	68.20	11.53	13.09	15.54	18.97	33.16	49.33
75	16.08	19.31	23.58	29.14	47.59	71.99	12.50	14.13	16.76	20.43	34.80	51.68
76	20.07	23.65	30.28	35.59	60.08	90.28	15.83	17.62	20.49	24.45	43.08	65.40
77	24.06	28.00	36.99	42.03	72.57	108.57	19.17	21.11	24.21	28.47	51.36	79.13
78	28.05	32.34	43.69	48.48	85.05	126.86	22.50	24.59	27.94	32.49	59.63	92.85
79	32.04	36.69	50.40	54.92	97.54	145.15	25.84	28.08	31.66	36.51	67.91	106.58
80	36.03	41.03	57.10	61.37	110.03	163.44	29.17	31.57	35.39	40.53	76.19	120.30



Trendsetter® Super 10

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.61	0.71	0.83	1.02	1.25	1.65	0.40	0.43	0.55	0.59	0.98	1.24
19	0.61	0.71	0.83	1.02	1.25	1.65	0.40	0.43	0.55	0.59	0.98	1.24
20	0.61	0.71	0.83	1.02	1.25	1.65	0.40	0.43	0.55	0.59	0.98	1.24
21	0.59	0.68	0.79	0.96	1.25	1.66	0.40	0.43	0.55	0.59	0.98	1.25
22	0.57	0.65	0.75	0.91	1.25	1.67	0.40	0.43	0.55	0.59	0.98	1.26
23	0.56	0.62	0.71	0.85	1.25	1.68	0.40	0.43	0.55	0.59	0.98	1.27
24	0.55	0.59	0.67	0.81	1.25	1.69	0.40	0.43	0.55	0.59	0.98	1.28
25	0.55	0.56	0.63	0.81	1.25	1.70	0.40	0.43	0.55	0.59	0.98	1.29
26	0.50	0.54	0.63	0.73	1.26	1.71	0.38	0.42	0.55	0.58	0.99	1.30
27	0.48	0.52	0.63	0.71	1.27	1.73	0.37	0.41	0.55	0.58	1.00	1.32
28	0.45	0.51	0.63	0.70	1.29	1.74	0.35	0.39	0.56	0.57	1.01	1.33
29	0.43	0.49	0.63	0.68	1.30	1.76	0.34	0.38	0.56	0.57	1.02	1.35
30	0.41	0.47	0.63	0.67	1.31	1.77	0.32	0.37	0.56	0.56	1.03	1.36
31	0.42	0.48	0.63	0.68	1.32	1.80	0.33	0.38	0.56	0.56	1.07	1.39
32	0.43	0.49	0.63	0.70	1.33	1.82	0.34	0.39	0.56	0.57	1.11	1.43
33	0.43	0.50	0.64	0.71	1.35	1.85	0.34	0.40	0.57	0.57	1.14	1.46
34	0.44	0.51	0.64	0.73	1.36	1.87	0.35	0.41	0.57	0.58	1.18	1.50
35	0.45	0.52	0.64	0.74	1.37	1.90	0.36	0.42	0.57	0.58	1.22	1.53
36	0.48	0.55	0.69	0.79	1.49	2.07	0.38	0.45	0.60	0.63	1.30	1.64
37	0.50	0.58	0.73	0.84	1.60	2.23	0.41	0.48	0.63	0.67	1.38	1.76
38	0.53	0.62	0.78	0.89	1.72	2.40	0.43	0.51	0.66	0.72	1.46	1.87
39	0.55	0.65	0.82	0.94	1.83	2.56	0.46	0.54	0.69	0.76	1.54	1.99
40	0.58	0.68	0.87	0.99	1.95	2.73	0.48	0.57	0.72	0.81	1.62	2.10
41	0.62	0.73	0.94	1.06	2.16	3.02	0.51	0.61	0.78	0.87	1.78	2.33
42	0.66	0.77	1.01	1.13	2.37	3.30	0.54	0.65	0.84	0.93	1.94	2.56
43	0.69	0.82	1.09	1.20	2.59	3.59	0.56	0.69	0.90	0.99	2.10	2.80
44	0.73	0.86	1.16	1.27	2.80	3.87	0.59	0.73	0.96	1.05	2.26	3.03
45	0.77	0.91	1.23	1.34	3.01	4.16	0.62	0.77	1.02	1.11	2.42	3.26
46	0.86	1.02	1.36	1.50	3.35	4.68	0.69	0.84	1.10	1.22	2.66	3.62
47	0.94	1.12	1.49	1.66	3.68	5.20	0.75	0.91	1.19	1.33	2.90	3.97
48	1.03	1.23	1.61	1.83	4.02	5.71	0.82	0.99	1.27	1.43	3.13	4.33
49	1.11	1.33	1.74	1.99	4.35	6.23	0.88	1.06	1.36	1.54	3.37	4.68



Trendsetter® Super 10

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.20	1.44	1.87	2.15	4.69	6.75	0.95	1.13	1.44	1.65	3.61	5.04
51	1.35	1.61	2.06	2.40	5.31	7.64	1.06	1.26	1.58	1.84	4.07	5.70
52	1.49	1.78	2.25	2.66	5.93	8.53	1.17	1.39	1.72	2.04	4.54	6.36
53	1.64	1.95	2.43	2.91	6.56	9.42	1.29	1.52	1.87	2.23	5.00	7.02
54	1.78	2.12	2.62	3.17	7.18	10.31	1.40	1.65	2.01	2.43	5.47	7.68
55	1.93	2.29	2.81	3.42	7.80	11.20	1.51	1.78	2.15	2.62	5.93	8.34
56	2.17	2.58	3.16	3.86	8.80	12.66	1.71	2.03	2.46	2.98	6.69	9.46
57	2.41	2.87	3.52	4.30	9.81	14.11	1.91	2.27	2.76	3.34	7.45	10.58
58	2.64	3.17	3.87	4.74	10.81	15.57	2.10	2.52	3.07	3.70	8.22	11.70
59	2.88	3.46	4.23	5.18	11.82	17.02	2.30	2.76	3.37	4.06	8.98	12.82
60	3.12	3.75	4.58	5.62	12.82	18.48	2.50	3.01	3.68	4.42	9.74	13.94
61	3.62	4.35	5.27	6.45	14.35	20.68	2.89	3.51	4.26	5.13	11.01	15.76
62	4.12	4.95	5.95	7.28	15.88	22.88	3.28	4.02	4.84	5.84	12.27	17.57
63	4.62	5.55	6.64	8.12	17.40	25.08	3.67	4.52	5.42	6.55	13.54	19.39
64	5.12	6.15	7.32	8.95	18.93	27.28	4.06	5.03	6.00	7.26	14.80	21.20
65	5.62	6.75	8.01	9.78	20.46	29.48	4.45	5.53	6.58	7.97	16.07	23.02
66	6.42	7.65	9.07	11.10	22.53	32.53	5.10	6.18	7.35	8.93	17.53	25.17
67	7.21	8.54	10.14	12.41	24.59	35.58	5.75	6.83	8.12	9.89	19.00	27.31
68	8.01	9.44	11.20	13.73	26.66	38.64	6.40	7.49	8.90	10.85	20.46	29.46
69	8.80	10.33	12.27	15.04	28.72	41.69	7.05	8.14	9.67	11.81	21.93	31.60
70	9.60	11.23	13.33	16.36	30.79	44.74	7.70	8.79	10.44	12.77	23.39	33.75
71	10.94	12.88	15.90	18.93	33.65	48.05	8.56	9.81	11.62	14.19	24.82	35.67
72	12.28	14.53	18.47	21.51	36.51	51.36	9.41	10.83	12.80	15.61	26.24	37.59
73	13.61	16.19	21.03	24.08	39.37	54.66	10.27	11.84	13.99	17.04	27.67	39.52
74	14.95	17.84	23.60	26.66	42.23	57.97	11.12	12.86	15.17	18.46	29.09	41.44
75	16.29	19.49	26.17	29.23	45.09	61.28	11.98	13.88	16.35	19.88	30.52	43.36
76	20.24	23.98	32.36	36.14	57.73	77.23	15.06	17.15	19.90	23.83	38.63	54.40
77	24.19	28.46	38.54	43.05	70.38	93.18	18.13	20.42	23.45	27.77	46.73	65.44
78	28.13	32.95	44.73	49.96	83.02	109.12	21.21	23.70	27.01	31.72	54.84	76.48
79	32.08	37.43	50.91	56.87	95.67	125.07	24.28	26.97	30.56	35.66	62.94	87.52
80	36.03	41.92	57.10	63.78	108.31	141.02	27.36	30.24	34.11	39.61	71.05	98.56



Trendsetter® Super 10

NEW YORK ONLY

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Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.45	0.54	0.75	0.88	1.35	1.83	0.39	0.48	0.62	0.68	1.05	1.38
19	0.45	0.54	0.75	0.88	1.35	1.83	0.39	0.48	0.62	0.68	1.05	1.38
20	0.45	0.54	0.75	0.88	1.35	1.83	0.39	0.48	0.62	0.68	1.05	1.38
21	0.45	0.54	0.75	0.88	1.35	1.84	0.39	0.48	0.62	0.68	1.06	1.38
22	0.45	0.54	0.75	0.88	1.35	1.85	0.39	0.48	0.62	0.68	1.07	1.40
23	0.45	0.54	0.75	0.88	1.36	1.86	0.39	0.48	0.62	0.68	1.08	1.42
24	0.45	0.54	0.75	0.88	1.38	1.87	0.39	0.48	0.62	0.68	1.09	1.43
25	0.45	0.54	0.75	0.88	1.39	1.88	0.39	0.48	0.62	0.68	1.09	1.43
26	0.45	0.54	0.75	0.88	1.40	1.89	0.39	0.48	0.62	0.69	1.10	1.43
27	0.45	0.54	0.75	0.88	1.41	1.90	0.39	0.48	0.62	0.69	1.11	1.44
28	0.45	0.54	0.75	0.88	1.42	1.91	0.39	0.48	0.62	0.69	1.12	1.47
29	0.45	0.54	0.75	0.88	1.43	1.94	0.40	0.48	0.62	0.69	1.14	1.51
30	0.45	0.54	0.75	0.89	1.45	1.96	0.40	0.48	0.63	0.70	1.14	1.51
31	0.45	0.54	0.75	0.90	1.47	1.99	0.40	0.48	0.64	0.72	1.18	1.55
32	0.45	0.54	0.75	0.91	1.50	2.02	0.40	0.50	0.64	0.73	1.21	1.60
33	0.45	0.54	0.75	0.92	1.52	2.06	0.41	0.51	0.64	0.74	1.24	1.65
34	0.45	0.55	0.77	0.92	1.55	2.10	0.41	0.52	0.65	0.75	1.30	1.72
35	0.46	0.57	0.79	0.95	1.61	2.18	0.42	0.52	0.66	0.78	1.36	1.80
36	0.48	0.59	0.83	0.99	1.68	2.29	0.43	0.54	0.69	0.81	1.43	1.91
37	0.51	0.62	0.86	1.03	1.76	2.42	0.45	0.57	0.73	0.85	1.51	2.02
38	0.53	0.65	0.92	1.10	1.89	2.61	0.47	0.59	0.76	0.89	1.60	2.13
39	0.55	0.70	0.99	1.17	2.02	2.81	0.50	0.61	0.80	0.94	1.69	2.24
40	0.57	0.73	1.05	1.23	2.18	3.04	0.51	0.64	0.86	1.00	1.82	2.37
41	0.63	0.79	1.14	1.34	2.40	3.37	0.55	0.69	0.94	1.07	1.97	2.56
42	0.68	0.87	1.24	1.45	2.64	3.73	0.59	0.75	1.05	1.16	2.16	2.81
43	0.74	0.95	1.34	1.57	2.87	4.08	0.65	0.81	1.14	1.25	2.33	3.06
44	0.79	1.02	1.44	1.71	3.10	4.43	0.70	0.88	1.22	1.35	2.51	3.33
45	0.85	1.10	1.54	1.86	3.37	4.85	0.77	0.95	1.31	1.43	2.72	3.62
46	0.91	1.20	1.65	2.02	3.66	5.31	0.84	1.05	1.43	1.57	2.99	4.04
47	0.98	1.30	1.77	2.19	3.96	5.78	0.91	1.16	1.55	1.73	3.29	4.48
48	1.06	1.41	1.90	2.35	4.27	6.24	0.99	1.27	1.67	1.88	3.59	4.93
49	1.13	1.53	2.04	2.51	4.58	6.72	1.05	1.34	1.79	1.99	3.87	5.38



Trendsetter® Super 10

NEW YORK ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.20	1.65	2.17	2.66	4.87	7.27	1.09	1.39	1.87	2.05	4.08	5.76
51	1.33	1.79	2.35	2.89	5.30	7.87	1.18	1.50	2.00	2.20	4.40	6.26
52	1.46	1.98	2.57	3.17	5.75	8.46	1.27	1.61	2.13	2.35	4.72	6.75
53	1.63	2.17	2.82	3.48	6.28	9.13	1.35	1.72	2.26	2.51	5.04	7.24
54	1.80	2.38	3.10	3.85	6.89	9.90	1.44	1.83	2.38	2.66	5.35	7.72
55	2.04	2.64	3.45	4.29	7.50	10.68	1.53	1.95	2.49	2.86	5.81	8.53
56	2.27	2.90	3.82	4.73	8.20	11.57	1.64	2.08	2.67	3.06	6.30	9.33
57	2.50	3.18	4.18	5.16	8.93	12.51	1.77	2.23	2.87	3.29	6.80	10.13
58	2.73	3.49	4.54	5.58	9.72	13.52	1.90	2.41	3.09	3.54	7.29	10.93
59	2.98	3.80	4.92	6.00	10.56	14.55	2.06	2.59	3.34	3.83	7.79	11.74
60	3.26	4.13	5.31	6.40	11.45	15.65	2.22	2.77	3.61	4.13	8.31	12.65
61	3.66	4.57	5.86	7.01	12.65	17.17	2.43	3.04	3.95	4.52	8.94	13.72
62	4.09	5.05	6.47	7.67	13.86	18.78	2.65	3.30	4.29	4.93	9.65	14.82
63	4.60	5.62	7.19	8.47	15.27	20.64	2.89	3.58	4.64	5.37	10.37	15.96
64	5.19	6.29	8.02	9.38	17.04	22.92	3.19	3.93	5.09	5.91	11.22	17.41
65	5.85	7.03	8.94	10.38	18.78	25.29	3.49	4.27	5.51	6.44	12.02	18.80
66	6.59	7.80	9.93	11.50	20.78	27.82	3.80	4.63	6.00	7.04	13.05	20.34
67	7.34	8.59	11.06	12.76	23.05	30.65	4.11	5.02	6.51	7.68	14.20	21.88
68	8.14	9.64	12.45	14.32	25.61	33.86	4.55	5.56	7.22	8.56	15.61	23.68
69	9.00	10.68	13.86	15.90	28.26	37.14	5.08	6.18	8.12	9.68	17.23	25.92
70	10.11	11.87	15.52	17.73	31.41	41.03	5.78	7.03	9.15	10.98	19.11	28.49
71	11.57	13.78	18.16	20.78	34.51	45.72	6.77	8.16	10.40	12.55	21.57	31.57
72	12.94	15.54	20.60	23.61	38.08	51.63	8.01	9.53	12.03	14.20	24.70	34.88
73	14.29	17.35	23.16	26.51	41.72	58.99	9.31	10.99	13.73	16.10	27.79	38.30
74	16.06	19.59	26.19	30.39	45.85	66.94	10.82	12.69	15.71	18.30	30.90	42.39
75	18.28	22.55	29.87	34.83	50.61	72.35	12.61	14.70	18.01	20.86	34.60	46.99
76	21.14	25.74	34.22	39.64	59.51	81.62	14.51	17.04	20.67	23.89	41.10	55.46
77	24.33	29.28	39.07	44.96	65.87	88.09	16.81	19.88	23.82	27.29	47.78	64.75
78	29.04	34.54	46.26	52.88	82.84	106.06	19.75	23.52	27.67	32.27	56.56	77.43
79	34.03	40.03	53.78	61.06	99.72	126.40	23.19	27.79	32.31	37.73	67.32	92.57
80	40.45	47.06	63.45	71.59	120.30	145.89	27.37	32.97	37.91	44.33	78.95	109.52



Trendsetter® Super 10

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.51	0.59	0.70	0.85	1.14	1.53	0.26	0.30	0.42	0.48	0.85	1.15
19	0.51	0.59	0.70	0.85	1.14	1.53	0.26	0.30	0.42	0.48	0.85	1.15
20	0.51	0.59	0.70	0.85	1.14	1.53	0.26	0.30	0.42	0.48	0.85	1.15
21	0.48	0.56	0.66	0.80	1.14	1.53	0.26	0.30	0.42	0.48	0.85	1.15
22	0.45	0.53	0.62	0.75	1.14	1.54	0.26	0.30	0.42	0.48	0.85	1.15
23	0.43	0.49	0.58	0.70	1.14	1.54	0.25	0.30	0.42	0.48	0.85	1.16
24	0.40	0.46	0.54	0.65	1.14	1.55	0.25	0.30	0.42	0.48	0.85	1.16
25	0.37	0.43	0.50	0.60	1.14	1.55	0.25	0.30	0.42	0.48	0.85	1.16
26	0.37	0.43	0.51	0.59	1.16	1.56	0.26	0.30	0.42	0.48	0.86	1.17
27	0.37	0.42	0.51	0.59	1.17	1.56	0.26	0.30	0.43	0.48	0.87	1.18
28	0.36	0.42	0.52	0.58	1.19	1.57	0.27	0.31	0.43	0.48	0.88	1.19
29	0.36	0.41	0.52	0.58	1.20	1.57	0.27	0.31	0.44	0.48	0.89	1.20
30	0.36	0.41	0.53	0.57	1.22	1.58	0.28	0.31	0.44	0.48	0.90	1.21
31	0.37	0.42	0.53	0.58	1.23	1.61	0.29	0.32	0.44	0.48	0.93	1.24
32	0.38	0.43	0.53	0.60	1.24	1.65	0.29	0.33	0.45	0.48	0.96	1.27
33	0.38	0.43	0.54	0.61	1.24	1.68	0.30	0.33	0.45	0.48	0.98	1.30
34	0.39	0.44	0.54	0.63	1.25	1.72	0.30	0.34	0.46	0.48	1.01	1.33
35	0.40	0.45	0.54	0.64	1.26	1.75	0.31	0.35	0.46	0.48	1.04	1.36
36	0.43	0.48	0.57	0.69	1.38	1.92	0.33	0.38	0.48	0.52	1.12	1.48
37	0.46	0.52	0.61	0.74	1.50	2.09	0.35	0.40	0.51	0.56	1.21	1.60
38	0.48	0.55	0.64	0.78	1.61	2.27	0.38	0.43	0.53	0.60	1.29	1.72
39	0.51	0.59	0.68	0.83	1.73	2.44	0.40	0.45	0.56	0.64	1.38	1.84
40	0.54	0.62	0.71	0.88	1.85	2.61	0.42	0.48	0.58	0.68	1.46	1.96
41	0.57	0.66	0.77	0.96	2.04	2.88	0.44	0.52	0.64	0.75	1.61	2.19
42	0.60	0.70	0.84	1.03	2.22	3.15	0.47	0.56	0.70	0.81	1.75	2.43
43	0.63	0.73	0.90	1.11	2.41	3.43	0.49	0.61	0.75	0.88	1.90	2.66
44	0.66	0.77	0.97	1.18	2.59	3.70	0.52	0.65	0.81	0.94	2.04	2.90
45	0.69	0.81	1.03	1.26	2.78	3.97	0.54	0.69	0.87	1.01	2.19	3.13
46	0.77	0.91	1.14	1.41	3.18	4.58	0.60	0.75	0.95	1.11	2.47	3.55
47	0.85	1.01	1.25	1.56	3.57	5.19	0.66	0.81	1.04	1.21	2.75	3.97
48	0.94	1.11	1.35	1.70	3.97	5.81	0.73	0.88	1.12	1.31	3.02	4.38
49	1.02	1.21	1.46	1.85	4.36	6.42	0.79	0.94	1.21	1.41	3.30	4.80



Trendsetter® Super 10

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.10	1.31	1.57	2.00	4.76	7.03	0.85	1.00	1.29	1.51	3.58	5.22
51	1.23	1.46	1.75	2.22	5.40	7.99	0.95	1.12	1.42	1.68	4.08	5.96
52	1.36	1.62	1.94	2.45	6.04	8.96	1.05	1.25	1.54	1.85	4.57	6.70
53	1.48	1.77	2.12	2.67	6.68	9.92	1.15	1.37	1.67	2.03	5.07	7.44
54	1.61	1.93	2.31	2.90	7.32	10.89	1.25	1.50	1.79	2.20	5.56	8.18
55	1.74	2.08	2.49	3.12	7.96	11.85	1.35	1.62	1.92	2.37	6.06	8.92
56	1.97	2.36	2.83	3.54	8.98	13.33	1.55	1.86	2.22	2.74	6.86	10.05
57	2.20	2.64	3.18	3.96	9.99	14.81	1.75	2.11	2.51	3.10	7.66	11.18
58	2.42	2.93	3.52	4.37	11.01	16.30	1.95	2.35	2.81	3.47	8.45	12.31
59	2.65	3.21	3.87	4.79	12.02	17.78	2.15	2.60	3.10	3.83	9.25	13.44
60	2.88	3.49	4.21	5.21	13.04	19.26	2.35	2.84	3.40	4.20	10.05	14.57
61	3.36	4.03	4.84	5.98	14.62	21.64	2.73	3.27	3.90	4.81	11.33	16.50
62	3.84	4.58	5.48	6.76	16.20	24.02	3.11	3.69	4.40	5.41	12.61	18.43
63	4.31	5.12	6.11	7.53	17.79	26.41	3.48	4.12	4.90	6.02	13.89	20.36
64	4.79	5.67	6.75	8.31	19.37	28.79	3.86	4.54	5.40	6.62	15.17	22.29
65	5.27	6.21	7.38	9.08	20.95	31.17	4.24	4.97	5.90	7.23	16.45	24.22
66	6.05	7.13	8.49	10.46	23.40	35.06	4.82	5.66	6.73	8.26	18.20	26.95
67	6.83	8.05	9.60	11.83	25.85	38.95	5.41	6.35	7.56	9.29	19.94	29.68
68	7.62	8.96	10.70	13.21	28.29	42.84	5.99	7.03	8.39	10.32	21.69	32.40
69	8.40	9.88	11.81	14.58	30.74	46.73	6.58	7.72	9.22	11.35	23.43	35.13
70	8.92	10.49	12.52	15.44	32.15	48.68	6.99	8.20	9.79	12.05	24.52	36.64
71	10.22	12.17	14.71	17.92	34.60	52.13	7.89	9.16	10.95	13.40	26.03	38.77
72	11.51	13.86	16.90	20.40	37.05	55.58	8.80	10.12	12.10	14.75	27.54	40.91
73	12.81	15.54	19.10	22.87	39.50	59.02	9.70	11.09	13.26	16.10	29.05	43.04
74	14.10	17.23	21.29	25.35	41.95	62.47	10.61	12.05	14.41	17.45	30.56	45.18
75	15.40	18.91	23.48	27.83	44.40	65.92	11.51	13.01	15.57	18.80	32.07	47.31
76	19.49	23.31	29.49	34.51	57.48	81.14	14.67	16.40	19.12	22.95	40.82	60.41
77	23.57	27.71	35.51	41.20	70.56	96.36	17.82	19.79	22.67	27.10	49.57	73.51
78	27.66	32.11	41.52	47.88	83.65	111.59	20.98	23.18	26.23	31.25	58.32	86.60
79	31.74	36.51	47.54	54.57	96.73	126.81	24.13	26.57	29.78	35.40	67.07	99.70
80	35.83	40.91	53.55	61.25	109.81	142.03	27.29	29.96	33.33	39.55	75.82	112.80



Trendsetter® Super 10

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.53	0.62	0.73	0.91	1.18	1.55	0.28	0.33	0.45	0.49	0.89	1.15
19	0.53	0.62	0.73	0.91	1.18	1.55	0.28	0.33	0.45	0.49	0.89	1.15
20	0.53	0.62	0.73	0.91	1.18	1.55	0.28	0.33	0.45	0.49	0.89	1.15
21	0.50	0.58	0.69	0.85	1.18	1.56	0.28	0.33	0.45	0.49	0.89	1.16
22	0.47	0.55	0.65	0.79	1.18	1.56	0.28	0.33	0.45	0.49	0.89	1.17
23	0.45	0.51	0.61	0.73	1.18	1.57	0.28	0.33	0.45	0.49	0.89	1.17
24	0.42	0.48	0.57	0.67	1.18	1.57	0.28	0.33	0.45	0.49	0.89	1.18
25	0.39	0.44	0.53	0.61	1.18	1.58	0.28	0.33	0.45	0.49	0.89	1.19
26	0.38	0.43	0.53	0.60	1.19	1.58	0.28	0.33	0.45	0.49	0.89	1.19
27	0.37	0.42	0.53	0.59	1.21	1.58	0.27	0.32	0.45	0.49	0.89	1.20
28	0.36	0.42	0.53	0.59	1.22	1.58	0.27	0.32	0.44	0.48	0.90	1.20
29	0.35	0.41	0.53	0.58	1.24	1.58	0.26	0.31	0.44	0.48	0.90	1.21
30	0.34	0.40	0.53	0.57	1.25	1.58	0.26	0.31	0.44	0.48	0.90	1.21
31	0.35	0.41	0.53	0.58	1.25	1.61	0.27	0.32	0.44	0.48	0.93	1.24
32	0.36	0.42	0.53	0.59	1.25	1.64	0.28	0.32	0.45	0.48	0.96	1.27
33	0.36	0.42	0.54	0.61	1.26	1.66	0.28	0.33	0.45	0.48	0.98	1.30
34	0.37	0.43	0.54	0.62	1.26	1.69	0.29	0.33	0.46	0.48	1.01	1.33
35	0.38	0.44	0.54	0.63	1.26	1.72	0.30	0.34	0.46	0.48	1.04	1.36
36	0.40	0.47	0.58	0.68	1.38	1.90	0.32	0.37	0.48	0.52	1.12	1.48
37	0.43	0.50	0.62	0.73	1.50	2.08	0.34	0.39	0.51	0.56	1.21	1.60
38	0.45	0.54	0.65	0.77	1.61	2.25	0.37	0.42	0.53	0.60	1.29	1.72
39	0.48	0.57	0.69	0.82	1.73	2.43	0.39	0.44	0.56	0.64	1.38	1.84
40	0.50	0.60	0.73	0.87	1.85	2.61	0.41	0.47	0.58	0.68	1.46	1.96
41	0.54	0.64	0.79	0.95	2.04	2.88	0.44	0.52	0.64	0.75	1.61	2.20
42	0.58	0.69	0.86	1.03	2.22	3.15	0.46	0.56	0.70	0.82	1.75	2.44
43	0.61	0.73	0.92	1.10	2.41	3.43	0.49	0.61	0.75	0.88	1.90	2.67
44	0.65	0.78	0.99	1.18	2.59	3.70	0.51	0.65	0.81	0.95	2.04	2.91
45	0.69	0.82	1.05	1.26	2.78	3.97	0.54	0.70	0.87	1.02	2.19	3.15
46	0.77	0.92	1.16	1.42	3.10	4.43	0.60	0.76	0.96	1.12	2.42	3.46
47	0.85	1.01	1.28	1.57	3.42	4.89	0.66	0.82	1.04	1.22	2.65	3.77
48	0.92	1.11	1.39	1.73	3.74	5.36	0.72	0.89	1.13	1.31	2.88	4.07
49	1.00	1.20	1.51	1.88	4.06	5.82	0.78	0.95	1.21	1.41	3.11	4.38



Trendsetter® Super 10

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.08	1.30	1.62	2.04	4.38	6.28	0.84	1.01	1.30	1.51	3.34	4.69
51	1.21	1.46	1.79	2.26	4.96	7.11	0.94	1.13	1.43	1.68	3.76	5.30
52	1.34	1.61	1.96	2.48	5.55	7.93	1.04	1.24	1.55	1.85	4.19	5.92
53	1.47	1.77	2.14	2.70	6.13	8.76	1.14	1.36	1.68	2.02	4.61	6.53
54	1.60	1.92	2.31	2.92	6.72	9.58	1.24	1.47	1.80	2.19	5.04	7.15
55	1.73	2.08	2.48	3.14	7.30	10.41	1.34	1.59	1.93	2.36	5.46	7.76
56	1.96	2.35	2.81	3.55	8.24	11.77	1.53	1.82	2.21	2.70	6.20	8.81
57	2.19	2.62	3.15	3.96	9.18	13.13	1.72	2.05	2.48	3.04	6.93	9.86
58	2.41	2.90	3.48	4.36	10.13	14.49	1.90	2.29	2.76	3.39	7.67	10.91
59	2.64	3.17	3.82	4.77	11.07	15.85	2.09	2.52	3.03	3.73	8.40	11.96
60	2.87	3.44	4.15	5.18	12.01	17.21	2.28	2.75	3.31	4.07	9.14	13.01
61	3.34	4.00	4.80	5.96	13.46	19.32	2.64	3.22	3.86	4.73	10.32	14.73
62	3.81	4.56	5.45	6.74	14.90	21.43	3.00	3.69	4.41	5.39	11.51	16.46
63	4.28	5.11	6.10	7.53	16.35	23.53	3.37	4.16	4.95	6.05	12.69	18.18
64	4.75	5.67	6.75	8.31	17.79	25.64	3.73	4.63	5.50	6.71	13.88	19.91
65	5.22	6.23	7.40	9.09	19.24	27.75	4.09	5.10	6.05	7.37	15.06	21.63
66	5.97	7.08	8.42	10.34	21.21	30.65	4.71	5.72	6.78	8.28	16.45	23.67
67	6.72	7.94	9.44	11.60	23.17	33.55	5.33	6.33	7.52	9.19	17.84	25.71
68	7.46	8.79	10.45	12.85	25.14	36.45	5.94	6.95	8.25	10.11	19.24	27.74
69	8.21	9.65	11.47	14.11	27.10	39.35	6.56	7.56	8.99	11.02	20.63	29.78
70	8.96	10.50	12.49	15.36	29.07	42.25	7.18	8.18	9.72	11.93	22.02	31.82
71	10.27	12.22	15.04	17.90	32.14	46.04	7.97	9.14	10.93	13.27	23.36	33.62
72	11.57	13.94	17.59	20.44	35.20	49.84	8.77	10.09	12.14	14.60	24.70	35.42
73	12.88	15.65	20.14	22.97	38.27	53.63	9.56	11.05	13.34	15.94	26.04	37.23
74	14.18	17.37	22.69	25.51	41.33	57.43	10.36	12.00	14.55	17.27	27.38	39.03
75	15.49	19.09	25.24	28.05	44.40	61.22	11.15	12.96	15.76	18.61	28.72	40.83
76	19.58	23.48	30.90	35.04	56.97	77.17	14.09	16.09	19.27	22.80	37.02	52.05
77	23.67	27.87	36.56	42.03	69.53	93.12	17.04	19.22	22.78	26.99	45.32	63.27
78	27.75	32.26	42.23	49.02	82.10	109.07	19.98	22.36	26.30	31.17	53.63	74.49
79	31.84	36.65	47.89	56.01	94.66	125.02	22.93	25.49	29.81	35.36	61.93	85.71
80	35.93	41.04	53.55	63.00	107.23	140.97	25.87	28.62	33.32	39.55	70.23	96.93



Trendsetter® Super 10

NEW YORK ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.39	0.46	0.64	0.76	1.31	1.72	0.32	0.40	0.53	0.59	0.95	1.28
19	0.39	0.46	0.64	0.76	1.31	1.72	0.32	0.40	0.53	0.59	0.95	1.28
20	0.39	0.46	0.64	0.76	1.31	1.72	0.32	0.40	0.53	0.59	0.95	1.28
21	0.39	0.46	0.64	0.76	1.31	1.73	0.32	0.40	0.53	0.59	0.96	1.29
22	0.39	0.46	0.64	0.76	1.31	1.74	0.32	0.40	0.53	0.59	0.97	1.30
23	0.39	0.46	0.64	0.76	1.31	1.75	0.32	0.40	0.53	0.59	0.98	1.31
24	0.39	0.46	0.64	0.76	1.31	1.76	0.32	0.40	0.53	0.59	0.99	1.32
25	0.39	0.46	0.64	0.76	1.31	1.77	0.32	0.40	0.53	0.59	0.99	1.32
26	0.39	0.46	0.64	0.76	1.32	1.78	0.32	0.40	0.53	0.59	1.00	1.33
27	0.39	0.46	0.64	0.76	1.33	1.79	0.32	0.40	0.54	0.61	1.02	1.35
28	0.39	0.46	0.64	0.76	1.34	1.80	0.32	0.40	0.54	0.61	1.03	1.38
29	0.39	0.46	0.64	0.76	1.36	1.83	0.32	0.40	0.54	0.61	1.05	1.40
30	0.39	0.46	0.64	0.77	1.39	1.86	0.33	0.40	0.54	0.62	1.06	1.41
31	0.39	0.46	0.64	0.78	1.41	1.89	0.33	0.40	0.55	0.63	1.08	1.45
32	0.39	0.46	0.64	0.79	1.43	1.93	0.33	0.40	0.55	0.64	1.11	1.50
33	0.39	0.47	0.64	0.80	1.45	1.96	0.33	0.41	0.55	0.66	1.14	1.55
34	0.39	0.48	0.65	0.81	1.47	2.02	0.33	0.42	0.56	0.68	1.19	1.62
35	0.40	0.50	0.67	0.83	1.51	2.11	0.34	0.43	0.57	0.70	1.24	1.71
36	0.41	0.52	0.70	0.86	1.57	2.22	0.35	0.45	0.61	0.74	1.31	1.80
37	0.42	0.54	0.74	0.90	1.66	2.35	0.36	0.47	0.64	0.77	1.39	1.93
38	0.45	0.57	0.79	0.97	1.79	2.54	0.39	0.50	0.68	0.80	1.46	2.05
39	0.47	0.61	0.86	1.03	1.93	2.74	0.41	0.52	0.73	0.85	1.56	2.21
40	0.50	0.64	0.91	1.10	2.07	2.97	0.43	0.55	0.78	0.90	1.66	2.35
41	0.54	0.69	1.00	1.20	2.29	3.31	0.47	0.61	0.86	0.99	1.84	2.55
42	0.58	0.75	1.10	1.30	2.53	3.66	0.52	0.66	0.94	1.08	2.00	2.79
43	0.64	0.83	1.20	1.43	2.76	4.00	0.56	0.72	1.02	1.17	2.17	3.05
44	0.69	0.91	1.30	1.57	2.99	4.33	0.61	0.78	1.11	1.25	2.33	3.29
45	0.75	1.01	1.41	1.73	3.20	4.74	0.66	0.85	1.14	1.35	2.49	3.50
46	0.81	1.11	1.54	1.89	3.50	5.20	0.73	0.92	1.25	1.50	2.75	3.87
47	0.88	1.21	1.67	2.06	3.82	5.67	0.79	1.01	1.38	1.65	3.03	4.26
48	0.95	1.31	1.79	2.21	4.14	6.14	0.86	1.10	1.50	1.79	3.30	4.65
49	1.02	1.42	1.91	2.35	4.47	6.63	0.92	1.17	1.60	1.89	3.58	5.04



Trendsetter® Super 10

NEW YORK ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.11	1.54	2.05	2.49	4.80	7.15	0.97	1.22	1.67	1.96	3.78	5.35
51	1.24	1.68	2.22	2.71	5.24	7.74	1.07	1.32	1.80	2.11	4.06	5.81
52	1.38	1.84	2.43	2.96	5.74	8.36	1.16	1.42	1.94	2.27	4.32	6.27
53	1.54	2.02	2.67	3.25	6.25	9.05	1.24	1.52	2.07	2.42	4.58	6.73
54	1.73	2.24	2.95	3.59	6.78	9.86	1.33	1.62	2.20	2.57	4.82	7.19
55	1.96	2.50	3.29	4.00	7.39	10.67	1.44	1.74	2.34	2.75	5.16	7.95
56	2.19	2.76	3.63	4.42	8.09	11.52	1.56	1.88	2.52	2.98	5.63	8.71
57	2.42	3.04	3.97	4.84	8.82	12.39	1.68	2.04	2.71	3.21	6.15	9.47
58	2.66	3.31	4.33	5.26	9.63	13.31	1.80	2.22	2.92	3.44	6.74	10.23
59	2.90	3.59	4.72	5.68	10.47	14.28	1.95	2.41	3.16	3.67	7.39	10.99
60	3.16	3.89	5.13	6.09	11.37	15.28	2.10	2.62	3.41	3.89	8.09	11.83
61	3.52	4.33	5.67	6.67	12.57	16.78	2.31	2.88	3.76	4.29	8.78	12.91
62	3.91	4.80	6.25	7.30	13.78	18.36	2.55	3.15	4.11	4.69	9.46	14.03
63	4.37	5.37	6.95	8.09	15.19	20.17	2.79	3.44	4.50	5.10	10.13	15.21
64	4.90	6.02	7.76	8.98	16.96	22.42	3.09	3.81	4.97	5.62	10.79	16.70
65	5.49	6.74	8.66	9.96	18.70	24.74	3.40	4.16	5.43	6.14	11.40	18.16
66	6.14	7.48	9.56	10.99	20.67	27.15	3.71	4.51	5.91	6.69	12.46	19.87
67	6.83	8.33	10.58	12.18	22.77	29.85	4.03	4.88	6.41	7.29	13.65	21.79
68	7.72	9.37	11.86	13.65	25.20	32.91	4.44	5.41	7.10	8.10	15.09	23.65
69	8.62	10.42	13.13	15.13	27.72	36.05	4.95	6.01	7.98	9.14	16.76	25.62
70	9.69	11.66	14.61	16.84	30.69	39.74	5.63	6.83	8.99	10.33	18.69	28.04
71	11.14	13.44	17.18	19.97	34.19	44.54	6.61	7.93	10.21	11.68	21.20	30.54
72	12.47	15.11	19.66	22.83	37.95	50.22	7.80	9.27	11.80	13.44	24.39	33.51
73	13.84	16.80	22.13	25.76	41.66	57.38	9.05	10.69	13.49	15.28	27.53	36.70
74	15.71	18.93	25.25	29.67	45.49	65.15	10.52	12.34	15.42	17.40	30.68	40.44
75	17.72	21.69	29.03	34.16	50.08	71.16	12.23	14.27	17.69	19.87	34.44	44.62
76	20.86	24.99	33.24	39.07	59.42	80.56	14.42	16.82	20.54	23.29	41.03	54.64
77	24.01	28.41	37.71	44.22	65.56	86.11	16.74	19.55	23.65	26.71	47.71	64.05
78	28.66	33.51	44.35	51.90	82.56	103.11	19.70	23.03	27.56	31.70	56.47	76.57
79	33.58	38.81	51.25	59.83	99.45	122.72	23.16	27.10	32.19	37.24	67.22	91.99
80	39.92	45.61	60.10	70.00	119.78	140.42	27.19	32.07	37.77	43.93	78.83	108.79



Trendsetter[®] Super 10

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.45	0.53	0.62	0.77	0.97	1.41	0.22	0.24	0.38	0.43	0.74	0.96
19	0.45	0.53	0.62	0.77	0.97	1.41	0.22	0.24	0.38	0.43	0.74	0.96
20	0.45	0.53	0.62	0.77	0.97	1.41	0.22	0.24	0.38	0.43	0.74	0.96
21	0.43	0.50	0.59	0.73	0.97	1.41	0.22	0.24	0.38	0.43	0.74	0.96
22	0.41	0.47	0.55	0.68	0.97	1.41	0.22	0.24	0.38	0.43	0.75	0.96
23	0.38	0.44	0.52	0.64	0.97	1.41	0.23	0.25	0.38	0.43	0.75	0.97
24	0.36	0.41	0.48	0.59	0.97	1.41	0.23	0.25	0.38	0.43	0.76	0.97
25	0.34	0.38	0.45	0.55	0.97	1.41	0.23	0.25	0.38	0.43	0.76	0.97
26	0.34	0.38	0.45	0.54	0.97	1.42	0.23	0.25	0.38	0.43	0.77	0.99
27	0.33	0.37	0.45	0.54	0.97	1.43	0.23	0.26	0.38	0.43	0.78	1.02
28	0.33	0.37	0.45	0.53	0.97	1.43	0.24	0.26	0.39	0.44	0.80	1.04
29	0.32	0.36	0.45	0.53	0.97	1.44	0.24	0.27	0.39	0.44	0.81	1.07
30	0.32	0.36	0.45	0.52	0.97	1.45	0.24	0.27	0.39	0.44	0.82	1.09
31	0.33	0.37	0.46	0.54	1.01	1.48	0.25	0.28	0.39	0.44	0.85	1.13
32	0.34	0.38	0.47	0.55	1.06	1.52	0.26	0.29	0.39	0.44	0.88	1.17
33	0.35	0.40	0.47	0.57	1.10	1.55	0.27	0.30	0.40	0.44	0.91	1.21
34	0.36	0.41	0.48	0.58	1.15	1.59	0.28	0.31	0.40	0.44	0.94	1.25
35	0.37	0.42	0.49	0.60	1.19	1.62	0.29	0.32	0.40	0.44	0.97	1.29
36	0.40	0.45	0.52	0.64	1.28	1.76	0.31	0.35	0.42	0.48	1.06	1.39
37	0.42	0.48	0.56	0.69	1.37	1.91	0.33	0.37	0.45	0.52	1.15	1.50
38	0.45	0.52	0.59	0.73	1.47	2.05	0.35	0.40	0.47	0.55	1.25	1.60
39	0.47	0.55	0.63	0.78	1.56	2.20	0.37	0.42	0.50	0.59	1.34	1.71
40	0.50	0.58	0.66	0.82	1.65	2.34	0.39	0.45	0.52	0.63	1.43	1.81
41	0.53	0.62	0.72	0.89	1.86	2.63	0.41	0.48	0.58	0.69	1.56	2.04
42	0.56	0.66	0.78	0.96	2.07	2.92	0.44	0.52	0.63	0.76	1.69	2.27
43	0.59	0.69	0.84	1.04	2.27	3.22	0.46	0.55	0.69	0.82	1.83	2.49
44	0.62	0.73	0.90	1.11	2.48	3.51	0.49	0.59	0.74	0.89	1.96	2.72
45	0.65	0.77	0.96	1.18	2.69	3.80	0.51	0.62	0.80	0.95	2.09	2.95
46	0.73	0.86	1.08	1.32	3.05	4.37	0.57	0.68	0.88	1.04	2.35	3.35
47	0.80	0.95	1.20	1.46	3.41	4.93	0.63	0.75	0.97	1.13	2.61	3.74
48	0.88	1.05	1.32	1.60	3.78	5.50	0.68	0.81	1.05	1.22	2.86	4.14
49	0.95	1.14	1.44	1.74	4.14	6.06	0.74	0.88	1.14	1.31	3.12	4.53



Trendsetter® Super 10

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.03	1.23	1.56	1.88	4.50	6.63	0.80	0.94	1.22	1.40	3.38	4.93
51	1.15	1.37	1.71	2.11	5.10	7.53	0.89	1.05	1.34	1.56	3.84	5.61
52	1.26	1.51	1.86	2.33	5.70	8.44	0.98	1.16	1.46	1.72	4.31	6.29
53	1.38	1.65	2.01	2.56	6.31	9.34	1.07	1.27	1.59	1.88	4.77	6.98
54	1.49	1.79	2.16	2.78	6.91	10.25	1.16	1.38	1.71	2.04	5.24	7.66
55	1.61	1.93	2.31	3.01	7.51	11.15	1.25	1.49	1.83	2.20	5.70	8.34
56	1.82	2.19	2.63	3.38	8.47	12.55	1.44	1.72	2.10	2.54	6.45	9.42
57	2.04	2.46	2.95	3.76	9.43	13.95	1.62	1.95	2.36	2.89	7.21	10.50
58	2.25	2.72	3.28	4.13	10.39	15.35	1.81	2.17	2.63	3.23	7.96	11.59
59	2.47	2.99	3.60	4.51	11.35	16.75	1.99	2.40	2.89	3.58	8.72	12.67
60	2.68	3.25	3.92	4.88	12.31	18.15	2.18	2.63	3.16	3.92	9.47	13.75
61	3.11	3.74	4.49	5.58	13.78	20.37	2.51	3.01	3.60	4.46	10.64	15.53
62	3.54	4.23	5.07	6.28	15.25	22.58	2.84	3.39	4.05	5.00	11.82	17.31
63	3.96	4.72	5.64	6.97	16.73	24.80	3.18	3.76	4.49	5.55	12.99	19.08
64	4.39	5.21	6.22	7.67	18.20	27.01	3.51	4.14	4.94	6.09	14.17	20.86
65	4.82	5.70	6.79	8.37	19.67	29.23	3.84	4.52	5.38	6.63	15.34	22.64
66	5.56	6.57	7.84	9.68	21.99	32.91	4.39	5.17	6.17	7.61	16.99	25.22
67	6.30	7.45	8.89	10.99	24.30	36.58	4.95	5.83	6.96	8.59	18.65	27.80
68	7.05	8.32	9.95	12.30	26.62	40.26	5.50	6.48	7.74	9.56	20.30	30.39
69	7.79	9.20	11.00	13.61	28.93	43.93	6.06	7.14	8.53	10.54	21.96	32.97
70	8.28	9.77	11.67	14.43	30.30	45.80	6.45	7.60	9.07	11.20	23.00	34.40
71	9.56	11.48	13.88	16.68	32.53	49.02	7.31	8.50	10.22	12.47	24.41	36.39
72	10.84	13.19	16.09	18.92	34.76	52.25	8.18	9.40	11.37	13.73	25.82	38.38
73	12.11	14.91	18.30	21.17	36.98	55.47	9.04	10.29	12.52	15.00	27.24	40.38
74	13.39	16.62	20.51	23.41	39.21	58.70	9.91	11.19	13.67	16.26	28.65	42.37
75	14.67	18.33	22.72	25.66	41.44	61.92	10.77	12.09	14.82	17.53	30.06	44.36
76	18.52	22.74	28.74	32.77	54.16	75.93	13.78	15.26	18.52	21.88	39.10	56.45
77	22.38	27.14	34.76	39.87	66.88	89.95	16.79	18.43	22.22	26.24	48.14	68.53
78	26.23	31.55	40.78	46.98	79.59	103.96	19.79	21.60	25.92	30.59	57.19	80.62
79	30.09	35.95	46.80	54.08	92.31	117.98	22.80	24.77	29.62	34.95	66.23	92.70
80	33.94	40.36	52.82	61.19	105.03	131.99	25.81	27.94	33.32	39.30	75.27	104.79



Trendsetter® Super 10

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.53	0.62	0.73	0.91	0.98	1.46	0.25	0.28	0.38	0.44	0.82	1.09
19	0.53	0.62	0.73	0.91	0.98	1.46	0.25	0.28	0.38	0.44	0.82	1.09
20	0.53	0.62	0.73	0.91	0.98	1.46	0.25	0.28	0.38	0.44	0.82	1.09
21	0.50	0.58	0.69	0.85	0.98	1.46	0.25	0.29	0.38	0.44	0.82	1.09
22	0.47	0.55	0.65	0.79	0.98	1.46	0.26	0.29	0.38	0.44	0.82	1.09
23	0.45	0.51	0.61	0.73	0.98	1.46	0.26	0.30	0.38	0.44	0.82	1.09
24	0.42	0.48	0.57	0.67	0.98	1.46	0.27	0.30	0.38	0.44	0.82	1.09
25	0.39	0.44	0.53	0.61	0.98	1.46	0.27	0.31	0.38	0.44	0.82	1.09
26	0.37	0.42	0.51	0.59	0.98	1.46	0.26	0.30	0.38	0.44	0.82	1.09
27	0.36	0.41	0.50	0.57	0.98	1.46	0.25	0.29	0.38	0.44	0.82	1.09
28	0.34	0.39	0.48	0.56	0.97	1.45	0.25	0.28	0.39	0.44	0.82	1.09
29	0.33	0.38	0.47	0.54	0.97	1.45	0.24	0.27	0.39	0.44	0.82	1.09
30	0.31	0.36	0.45	0.52	0.97	1.45	0.23	0.26	0.39	0.44	0.82	1.09
31	0.32	0.37	0.46	0.53	1.02	1.48	0.24	0.27	0.39	0.44	0.85	1.13
32	0.33	0.38	0.47	0.55	1.06	1.52	0.25	0.28	0.39	0.44	0.88	1.17
33	0.34	0.40	0.47	0.56	1.11	1.55	0.26	0.30	0.40	0.44	0.91	1.21
34	0.35	0.41	0.48	0.58	1.15	1.59	0.27	0.31	0.40	0.44	0.94	1.25
35	0.36	0.42	0.49	0.59	1.20	1.62	0.28	0.32	0.40	0.44	0.97	1.29
36	0.38	0.45	0.53	0.63	1.29	1.76	0.30	0.34	0.43	0.48	1.06	1.39
37	0.41	0.48	0.56	0.68	1.38	1.91	0.32	0.37	0.45	0.52	1.15	1.50
38	0.43	0.50	0.60	0.72	1.47	2.05	0.34	0.39	0.48	0.56	1.25	1.60
39	0.46	0.53	0.63	0.77	1.56	2.20	0.36	0.42	0.50	0.60	1.34	1.71
40	0.48	0.56	0.67	0.81	1.65	2.34	0.38	0.44	0.53	0.64	1.43	1.81
41	0.51	0.60	0.73	0.89	1.86	2.63	0.40	0.48	0.59	0.71	1.57	2.04
42	0.54	0.64	0.79	0.97	2.07	2.92	0.43	0.52	0.65	0.77	1.70	2.27
43	0.58	0.69	0.86	1.04	2.27	3.22	0.45	0.55	0.70	0.84	1.84	2.49
44	0.61	0.73	0.92	1.12	2.48	3.51	0.48	0.59	0.76	0.90	1.97	2.72
45	0.64	0.77	0.98	1.20	2.69	3.80	0.50	0.63	0.82	0.97	2.11	2.95
46	0.71	0.86	1.10	1.35	2.99	4.23	0.56	0.69	0.90	1.07	2.32	3.24
47	0.78	0.95	1.22	1.49	3.28	4.67	0.61	0.75	0.98	1.16	2.53	3.53
48	0.86	1.04	1.35	1.64	3.58	5.10	0.67	0.82	1.07	1.26	2.73	3.83
49	0.93	1.13	1.47	1.78	3.87	5.54	0.72	0.88	1.15	1.35	2.94	4.12



Trendsetter® Super 10

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.00	1.22	1.59	1.93	4.17	5.97	0.78	0.94	1.23	1.45	3.15	4.41
51	1.12	1.36	1.74	2.15	4.72	6.74	0.87	1.05	1.35	1.60	3.55	4.98
52	1.24	1.51	1.89	2.37	5.27	7.51	0.96	1.16	1.48	1.75	3.95	5.55
53	1.37	1.65	2.03	2.58	5.82	8.29	1.06	1.26	1.60	1.89	4.36	6.11
54	1.49	1.80	2.18	2.80	6.37	9.06	1.15	1.37	1.73	2.04	4.76	6.68
55	1.61	1.94	2.33	3.02	6.92	9.83	1.24	1.48	1.85	2.19	5.16	7.25
56	1.82	2.20	2.64	3.39	7.81	11.11	1.42	1.70	2.09	2.51	5.85	8.23
57	2.04	2.45	2.95	3.76	8.70	12.39	1.59	1.91	2.34	2.84	6.53	9.21
58	2.25	2.71	3.26	4.13	9.58	13.67	1.77	2.13	2.58	3.16	7.22	10.20
59	2.47	2.96	3.57	4.50	10.47	14.95	1.94	2.34	2.83	3.49	7.90	11.18
60	2.68	3.22	3.88	4.87	11.36	16.23	2.12	2.56	3.07	3.81	8.59	12.16
61	3.10	3.72	4.50	5.57	12.71	18.19	2.44	2.98	3.57	4.41	9.68	13.78
62	3.53	4.22	5.12	6.28	14.06	20.15	2.75	3.41	4.06	5.01	10.78	15.39
63	3.95	4.72	5.74	6.98	15.40	22.12	3.07	3.83	4.56	5.60	11.87	17.01
64	4.38	5.22	6.36	7.69	16.75	24.08	3.38	4.26	5.05	6.20	12.97	18.62
65	4.80	5.72	6.98	8.39	18.10	26.04	3.70	4.68	5.55	6.80	14.06	20.24
66	5.51	6.53	7.95	9.58	19.97	28.79	4.29	5.26	6.24	7.66	15.38	22.18
67	6.21	7.35	8.93	10.78	21.84	31.54	4.88	5.84	6.94	8.52	16.71	24.11
68	6.92	8.16	9.90	11.97	23.72	34.29	5.48	6.42	7.63	9.39	18.03	26.05
69	7.62	8.98	10.88	13.17	25.59	37.04	6.07	7.00	8.33	10.25	19.36	27.98
70	8.33	9.79	11.85	14.36	27.46	39.79	6.66	7.58	9.02	11.11	20.68	29.92
71	9.66	11.54	14.36	16.63	30.18	43.10	7.40	8.47	10.19	12.36	21.95	31.61
72	10.99	13.30	16.86	18.91	32.90	46.41	8.13	9.37	11.36	13.61	23.21	33.29
73	12.32	15.05	19.37	21.18	35.61	49.72	8.87	10.26	12.54	14.86	24.48	34.98
74	13.65	16.81	21.87	23.46	38.33	53.03	9.60	11.16	13.71	16.11	25.74	36.66
75	14.98	18.56	24.38	25.73	41.05	56.34	10.34	12.05	14.88	17.36	27.01	38.35
76	18.91	23.00	30.07	32.96	53.56	69.19	13.16	15.35	18.57	21.75	35.60	49.78
77	22.84	27.43	35.76	40.19	66.06	82.05	15.97	18.64	22.26	26.14	44.19	61.20
78	26.77	31.87	41.44	47.41	78.57	94.90	18.79	21.94	25.94	30.52	52.79	72.63
79	30.70	36.30	47.13	54.64	91.07	107.76	21.60	25.23	29.63	34.91	61.38	84.05
80	34.63	40.74	52.82	61.87	103.58	120.61	24.42	28.53	33.32	39.30	69.97	95.48



Trendsetter® Super 10

NEW YORK ONLY

Face Amounts of \$1,000,000 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.33	0.42	0.61	0.70	1.25	1.65	0.26	0.35	0.47	0.54	0.88	1.21
19	0.33	0.42	0.61	0.70	1.25	1.65	0.26	0.35	0.47	0.54	0.88	1.21
20	0.33	0.42	0.61	0.70	1.25	1.65	0.26	0.35	0.47	0.54	0.88	1.21
21	0.33	0.42	0.61	0.70	1.25	1.66	0.26	0.35	0.47	0.54	0.89	1.22
22	0.33	0.42	0.61	0.70	1.25	1.67	0.26	0.35	0.47	0.54	0.90	1.23
23	0.33	0.42	0.61	0.70	1.25	1.68	0.26	0.35	0.47	0.54	0.91	1.24
24	0.33	0.42	0.61	0.70	1.25	1.69	0.26	0.35	0.47	0.54	0.92	1.25
25	0.33	0.42	0.61	0.70	1.25	1.71	0.26	0.35	0.47	0.54	0.92	1.25
26	0.33	0.42	0.61	0.70	1.27	1.72	0.26	0.35	0.47	0.54	0.94	1.27
27	0.33	0.42	0.61	0.70	1.28	1.74	0.26	0.35	0.48	0.55	0.96	1.29
28	0.33	0.42	0.61	0.70	1.29	1.76	0.26	0.35	0.48	0.55	0.98	1.31
29	0.33	0.42	0.61	0.70	1.30	1.78	0.28	0.35	0.48	0.55	1.00	1.33
30	0.33	0.42	0.61	0.72	1.32	1.79	0.28	0.35	0.48	0.56	1.00	1.34
31	0.33	0.42	0.61	0.73	1.34	1.82	0.28	0.36	0.50	0.58	1.02	1.38
32	0.33	0.43	0.61	0.74	1.36	1.84	0.28	0.36	0.51	0.61	1.06	1.42
33	0.33	0.44	0.61	0.75	1.39	1.86	0.29	0.37	0.52	0.62	1.09	1.47
34	0.33	0.45	0.63	0.76	1.41	1.95	0.29	0.39	0.53	0.63	1.12	1.54
35	0.34	0.46	0.64	0.78	1.43	2.02	0.30	0.40	0.53	0.65	1.18	1.63
36	0.35	0.48	0.67	0.83	1.52	2.15	0.32	0.42	0.56	0.68	1.24	1.73
37	0.36	0.51	0.70	0.87	1.61	2.27	0.33	0.44	0.59	0.72	1.32	1.83
38	0.40	0.53	0.76	0.92	1.74	2.46	0.34	0.46	0.63	0.76	1.41	1.95
39	0.41	0.56	0.81	0.99	1.88	2.67	0.36	0.48	0.66	0.80	1.50	2.08
40	0.43	0.59	0.88	1.06	2.05	2.90	0.39	0.51	0.70	0.87	1.62	2.24
41	0.47	0.66	0.97	1.17	2.26	3.25	0.42	0.56	0.78	0.96	1.78	2.48
42	0.51	0.73	1.08	1.28	2.49	3.60	0.46	0.62	0.87	1.05	1.95	2.71
43	0.55	0.78	1.18	1.39	2.72	3.94	0.51	0.67	0.95	1.13	2.10	2.94
44	0.61	0.85	1.28	1.51	2.94	4.27	0.55	0.74	1.01	1.22	2.26	3.19
45	0.67	0.91	1.39	1.65	3.14	4.66	0.59	0.80	1.09	1.32	2.40	3.45
46	0.74	1.00	1.52	1.80	3.44	5.14	0.66	0.89	1.20	1.46	2.66	3.85
47	0.81	1.09	1.65	1.96	3.77	5.61	0.73	0.97	1.31	1.62	2.92	4.25
48	0.89	1.18	1.77	2.11	4.10	6.08	0.79	1.05	1.42	1.76	3.16	4.64
49	0.97	1.28	1.89	2.27	4.42	6.56	0.86	1.12	1.50	1.86	3.38	5.03



Trendsetter® Super 10

NEW YORK ONLY

Face Amounts of \$1,000,000 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.06	1.38	2.00	2.45	4.68	7.04	0.91	1.17	1.56	1.93	3.53	5.34
51	1.18	1.52	2.19	2.67	5.10	7.63	1.00	1.27	1.68	2.08	3.81	5.80
52	1.30	1.68	2.39	2.94	5.61	8.23	1.09	1.36	1.80	2.23	4.08	6.26
53	1.45	1.86	2.62	3.23	6.12	8.89	1.17	1.46	1.93	2.39	4.35	6.71
54	1.63	2.07	2.87	3.58	6.67	9.66	1.24	1.56	2.05	2.54	4.61	7.16
55	1.84	2.32	3.20	3.99	7.28	10.44	1.34	1.67	2.20	2.72	5.05	7.88
56	2.06	2.60	3.54	4.41	7.96	11.31	1.45	1.80	2.37	2.95	5.49	8.60
57	2.28	2.87	3.89	4.83	8.72	12.19	1.58	1.96	2.55	3.18	5.93	9.33
58	2.51	3.15	4.25	5.25	9.53	13.08	1.73	2.15	2.75	3.41	6.37	10.05
59	2.76	3.42	4.60	5.67	10.37	14.05	1.88	2.33	2.98	3.64	6.86	10.81
60	3.04	3.71	4.96	6.06	11.29	15.06	2.06	2.53	3.22	3.86	7.40	11.70
61	3.38	4.16	5.51	6.62	12.50	16.58	2.26	2.77	3.56	4.22	8.01	12.76
62	3.73	4.62	6.09	7.26	13.72	18.15	2.45	3.04	3.91	4.59	8.72	13.86
63	4.16	5.18	6.80	8.02	15.13	19.98	2.68	3.32	4.28	4.96	9.48	15.03
64	4.65	5.84	7.60	8.89	16.90	22.21	2.96	3.66	4.75	5.43	10.36	16.48
65	5.20	6.57	8.50	9.86	18.66	24.53	3.23	4.00	5.21	5.87	11.21	17.91
66	5.82	7.29	9.41	10.91	20.54	26.99	3.52	4.36	5.68	6.42	12.22	19.58
67	6.44	8.06	10.42	12.10	22.52	29.68	3.85	4.74	6.15	7.02	13.34	21.45
68	7.06	9.06	11.69	13.60	24.83	32.77	4.28	5.27	6.82	7.83	14.72	23.30
69	7.72	10.07	12.97	15.09	27.18	35.92	4.79	5.87	7.69	8.87	16.29	25.08
70	8.60	11.23	14.44	16.80	29.99	39.66	5.47	6.69	8.66	10.05	18.12	26.91
71	10.12	12.97	17.01	19.88	33.40	44.43	6.40	7.80	9.92	11.44	20.56	29.27
72	11.46	14.60	19.47	22.65	37.35	50.07	7.58	9.15	11.51	13.22	23.66	31.64
73	12.80	16.25	21.93	25.51	41.22	57.16	8.81	10.59	13.18	15.09	26.72	35.39
74	14.62	18.32	25.00	29.33	45.19	64.86	10.25	12.27	15.11	17.26	29.78	39.28
75	16.85	21.01	28.77	33.70	49.82	70.83	11.94	14.22	17.37	19.79	33.43	43.57
76	19.70	24.15	32.82	38.30	58.19	79.13	13.84	16.46	20.05	22.85	39.72	52.07
77	22.94	27.64	37.31	43.36	64.72	84.68	16.15	19.18	23.21	26.30	46.56	61.50
78	27.65	32.82	44.00	50.92	80.12	101.09	19.10	22.66	27.13	31.32	55.78	74.34
79	32.71	38.27	50.95	58.74	95.81	119.42	22.56	26.74	31.83	36.89	66.99	89.74
80	39.26	45.27	59.87	68.75	115.68	136.75	26.75	31.70	37.53	43.67	78.53	107.15



Trendsetter® Super 10

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.46	0.54	0.64	0.79	0.98	1.42	0.23	0.25	0.39	0.44	0.75	0.97
19	0.46	0.54	0.64	0.79	0.98	1.42	0.23	0.25	0.39	0.44	0.75	0.97
20	0.46	0.54	0.64	0.79	0.98	1.42	0.23	0.25	0.39	0.44	0.75	0.97
21	0.44	0.51	0.60	0.74	0.98	1.42	0.23	0.25	0.39	0.44	0.75	0.97
22	0.42	0.48	0.57	0.70	0.98	1.42	0.23	0.25	0.39	0.44	0.76	0.97
23	0.39	0.45	0.53	0.65	0.98	1.42	0.24	0.26	0.39	0.44	0.76	0.98
24	0.37	0.42	0.50	0.61	0.98	1.42	0.24	0.26	0.39	0.44	0.77	0.98
25	0.35	0.39	0.46	0.56	0.98	1.42	0.24	0.26	0.39	0.44	0.77	0.98
26	0.35	0.39	0.46	0.55	0.98	1.43	0.24	0.26	0.39	0.44	0.78	1.00
27	0.34	0.38	0.46	0.55	0.98	1.44	0.24	0.27	0.39	0.44	0.79	1.03
28	0.34	0.38	0.46	0.54	0.98	1.44	0.25	0.27	0.40	0.45	0.81	1.05
29	0.33	0.37	0.46	0.54	0.98	1.45	0.25	0.28	0.40	0.45	0.82	1.08
30	0.33	0.37	0.46	0.53	0.98	1.46	0.25	0.28	0.40	0.45	0.83	1.10
31	0.34	0.38	0.47	0.55	1.02	1.49	0.26	0.29	0.40	0.45	0.86	1.14
32	0.35	0.39	0.48	0.56	1.07	1.53	0.27	0.30	0.40	0.45	0.89	1.18
33	0.36	0.41	0.49	0.58	1.11	1.56	0.28	0.31	0.41	0.46	0.92	1.22
34	0.37	0.42	0.50	0.59	1.16	1.60	0.29	0.32	0.41	0.46	0.95	1.26
35	0.38	0.43	0.51	0.61	1.20	1.63	0.30	0.33	0.41	0.46	0.98	1.30
36	0.41	0.47	0.55	0.66	1.30	1.78	0.32	0.36	0.44	0.50	1.07	1.40
37	0.44	0.51	0.60	0.71	1.40	1.93	0.34	0.39	0.47	0.54	1.16	1.51
38	0.46	0.55	0.64	0.77	1.50	2.08	0.37	0.43	0.50	0.59	1.26	1.61
39	0.49	0.59	0.69	0.82	1.60	2.23	0.39	0.46	0.53	0.63	1.35	1.72
40	0.52	0.63	0.73	0.87	1.70	2.38	0.41	0.49	0.56	0.67	1.44	1.82
41	0.56	0.68	0.78	0.94	1.90	2.67	0.44	0.53	0.61	0.73	1.57	2.05
42	0.60	0.73	0.83	1.00	2.10	2.95	0.47	0.57	0.66	0.79	1.70	2.28
43	0.65	0.77	0.89	1.07	2.30	3.24	0.51	0.60	0.71	0.84	1.84	2.50
44	0.69	0.82	0.94	1.13	2.50	3.52	0.54	0.64	0.76	0.90	1.97	2.73
45	0.73	0.87	0.99	1.20	2.70	3.81	0.57	0.68	0.81	0.96	2.10	2.96
46	0.80	0.96	1.11	1.34	3.08	4.38	0.62	0.75	0.89	1.06	2.38	3.36
47	0.87	1.05	1.22	1.48	3.46	4.94	0.68	0.82	0.98	1.16	2.67	3.75
48	0.95	1.14	1.34	1.61	3.84	5.51	0.73	0.88	1.06	1.25	2.95	4.15
49	1.02	1.23	1.45	1.75	4.22	6.07	0.79	0.95	1.15	1.35	3.24	4.54



Trendsetter® Super 10

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.09	1.32	1.57	1.89	4.60	6.64	0.84	1.02	1.23	1.45	3.52	4.94
51	1.21	1.47	1.74	2.12	5.22	7.54	0.93	1.13	1.35	1.61	3.99	5.62
52	1.33	1.62	1.91	2.34	5.84	8.45	1.03	1.24	1.47	1.77	4.46	6.30
53	1.46	1.77	2.08	2.57	6.47	9.35	1.12	1.36	1.60	1.94	4.93	6.99
54	1.58	1.92	2.25	2.79	7.09	10.26	1.22	1.47	1.72	2.10	5.40	7.67
55	1.70	2.07	2.42	3.02	7.71	11.16	1.31	1.58	1.84	2.26	5.87	8.35
56	1.92	2.35	2.75	3.42	8.68	12.56	1.49	1.80	2.11	2.59	6.62	9.43
57	2.14	2.62	3.08	3.82	9.65	13.96	1.67	2.03	2.37	2.93	7.37	10.51
58	2.36	2.90	3.40	4.23	10.62	15.36	1.84	2.25	2.64	3.26	8.13	11.60
59	2.58	3.17	3.73	4.63	11.59	16.76	2.02	2.48	2.90	3.60	8.88	12.68
60	2.80	3.45	4.06	5.03	12.56	18.16	2.20	2.70	3.17	3.93	9.63	13.76
61	3.21	3.93	4.62	5.72	14.02	20.38	2.53	3.07	3.61	4.47	10.77	15.54
62	3.61	4.40	5.18	6.41	15.47	22.59	2.86	3.43	4.06	5.01	11.92	17.32
63	4.02	4.88	5.73	7.11	16.93	24.81	3.19	3.80	4.50	5.56	13.06	19.09
64	4.42	5.35	6.29	7.80	18.38	27.02	3.52	4.16	4.95	6.10	14.21	20.87
65	4.83	5.83	6.85	8.49	19.84	29.24	3.85	4.53	5.39	6.64	15.35	22.65
66	5.59	6.75	7.94	9.86	22.19	32.92	4.40	5.20	6.18	7.62	17.00	25.23
67	6.36	7.68	9.04	11.22	24.53	36.59	4.96	5.87	6.97	8.60	18.66	27.81
68	7.12	8.60	10.13	12.59	26.88	40.27	5.51	6.55	7.75	9.57	20.31	30.40
69	7.89	9.53	11.23	13.95	29.22	43.94	6.07	7.22	8.54	10.55	21.97	32.98
70	8.40	10.15	11.93	14.80	30.62	45.81	6.46	7.68	9.08	11.21	23.01	34.41
71	9.66	11.79	14.09	16.97	32.79	49.03	7.32	8.59	10.23	12.52	24.42	36.40
72	10.91	13.43	16.25	19.15	34.95	52.26	8.19	9.49	11.38	13.83	25.83	38.39
73	12.17	15.06	18.41	21.32	37.12	55.48	9.05	10.40	12.53	15.14	27.25	40.39
74	13.42	16.70	20.57	23.50	39.28	58.71	9.92	11.30	13.68	16.45	28.66	42.38
75	14.68	18.34	22.73	25.67	41.45	61.93	10.78	12.21	14.83	17.76	30.07	44.37
76	18.53	22.75	28.75	32.78	54.17	75.94	13.79	15.36	18.59	22.07	39.11	56.46
77	22.39	27.15	34.77	39.88	66.89	89.96	16.80	18.51	22.34	26.38	48.15	68.54
78	26.24	31.56	40.79	46.99	79.60	103.97	19.80	21.65	26.10	30.69	57.20	80.63
79	30.10	35.96	46.81	54.09	92.32	117.99	22.81	24.80	29.85	35.00	66.24	92.71
80	33.95	40.37	52.83	61.20	105.04	132.00	25.82	27.95	33.61	39.31	75.28	104.80



Trendsetter® Super 10

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.62	0.72	0.82	0.99	0.98	1.46	0.25	0.28	0.38	0.44	0.82	1.09
19	0.62	0.72	0.82	0.99	0.98	1.46	0.25	0.28	0.38	0.44	0.82	1.09
20	0.62	0.72	0.82	0.99	0.98	1.46	0.25	0.28	0.38	0.44	0.82	1.09
21	0.59	0.69	0.78	0.93	0.98	1.46	0.25	0.29	0.38	0.44	0.82	1.09
22	0.56	0.66	0.73	0.87	0.98	1.46	0.26	0.29	0.38	0.44	0.82	1.09
23	0.54	0.62	0.69	0.82	0.98	1.46	0.26	0.30	0.38	0.44	0.82	1.09
24	0.51	0.59	0.64	0.76	0.98	1.46	0.27	0.30	0.38	0.44	0.82	1.09
25	0.48	0.56	0.60	0.70	0.98	1.46	0.27	0.31	0.38	0.44	0.82	1.09
26	0.48	0.55	0.59	0.68	0.98	1.46	0.28	0.32	0.38	0.44	0.82	1.09
27	0.48	0.54	0.57	0.66	0.98	1.46	0.29	0.33	0.38	0.44	0.82	1.09
28	0.47	0.54	0.56	0.65	0.97	1.45	0.29	0.34	0.39	0.44	0.82	1.09
29	0.47	0.53	0.54	0.63	0.97	1.45	0.30	0.35	0.39	0.44	0.82	1.09
30	0.47	0.52	0.53	0.61	0.97	1.45	0.31	0.36	0.39	0.44	0.82	1.09
31	0.49	0.55	0.56	0.64	1.02	1.48	0.33	0.38	0.41	0.46	0.85	1.13
32	0.52	0.57	0.59	0.67	1.06	1.52	0.36	0.41	0.43	0.48	0.88	1.17
33	0.54	0.60	0.61	0.70	1.11	1.55	0.38	0.43	0.44	0.51	0.91	1.21
34	0.57	0.62	0.64	0.73	1.15	1.59	0.41	0.46	0.46	0.53	0.94	1.25
35	0.59	0.65	0.67	0.76	1.20	1.62	0.43	0.48	0.48	0.55	0.97	1.29
36	0.63	0.69	0.71	0.81	1.30	1.76	0.46	0.51	0.51	0.59	1.06	1.39
37	0.67	0.73	0.75	0.86	1.41	1.91	0.49	0.54	0.55	0.63	1.15	1.50
38	0.70	0.77	0.79	0.90	1.51	2.05	0.53	0.58	0.58	0.68	1.25	1.60
39	0.74	0.81	0.83	0.95	1.62	2.20	0.56	0.61	0.62	0.72	1.34	1.71
40	0.78	0.85	0.87	1.00	1.72	2.34	0.59	0.64	0.65	0.76	1.43	1.81
41	0.81	0.89	0.92	1.06	1.91	2.63	0.62	0.67	0.69	0.81	1.57	2.04
42	0.85	0.93	0.97	1.12	2.11	2.92	0.65	0.71	0.73	0.87	1.70	2.27
43	0.88	0.97	1.01	1.19	2.30	3.22	0.67	0.74	0.78	0.92	1.84	2.49
44	0.92	1.01	1.06	1.25	2.50	3.51	0.70	0.78	0.82	0.98	1.97	2.72
45	0.95	1.05	1.11	1.31	2.69	3.80	0.73	0.81	0.86	1.03	2.11	2.95
46	1.01	1.13	1.21	1.44	3.02	4.24	0.77	0.87	0.94	1.12	2.36	3.27
47	1.07	1.21	1.31	1.57	3.35	4.68	0.82	0.93	1.01	1.22	2.61	3.58
48	1.14	1.28	1.42	1.71	3.69	5.12	0.86	0.98	1.09	1.31	2.85	3.90
49	1.20	1.36	1.52	1.84	4.02	5.56	0.91	1.04	1.16	1.41	3.10	4.21



Trendsetter® Super 10

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.26	1.44	1.62	1.97	4.35	6.00	0.95	1.10	1.24	1.50	3.35	4.53
51	1.37	1.58	1.79	2.19	4.92	6.77	1.04	1.21	1.37	1.66	3.76	5.10
52	1.48	1.72	1.96	2.41	5.48	7.55	1.12	1.31	1.50	1.82	4.18	5.67
53	1.58	1.87	2.14	2.62	6.05	8.32	1.21	1.42	1.62	1.97	4.59	6.25
54	1.69	2.01	2.31	2.84	6.61	9.10	1.29	1.52	1.75	2.13	5.01	6.82
55	1.80	2.15	2.48	3.06	7.18	9.87	1.38	1.63	1.88	2.29	5.42	7.39
56	2.01	2.41	2.79	3.46	8.07	11.14	1.55	1.84	2.13	2.60	6.10	8.34
57	2.22	2.67	3.11	3.85	8.97	12.41	1.72	2.05	2.38	2.92	6.77	9.30
58	2.44	2.94	3.42	4.25	9.86	13.69	1.89	2.26	2.63	3.23	7.45	10.25
59	2.65	3.20	3.74	4.64	10.76	14.96	2.06	2.47	2.88	3.55	8.12	11.21
60	2.86	3.46	4.05	5.04	11.65	16.23	2.23	2.68	3.13	3.86	8.80	12.16
61	3.25	3.94	4.64	5.73	12.99	18.19	2.52	3.08	3.61	4.45	9.85	13.78
62	3.65	4.42	5.22	6.43	14.33	20.15	2.82	3.48	4.10	5.04	10.90	15.39
63	4.04	4.90	5.81	7.12	15.68	22.12	3.11	3.88	4.58	5.62	11.96	17.01
64	4.44	5.38	6.39	7.82	17.02	24.08	3.41	4.28	5.07	6.21	13.01	18.62
65	4.83	5.86	6.98	8.51	18.36	26.04	3.70	4.68	5.55	6.80	14.06	20.24
66	5.56	6.72	7.97	9.76	20.27	28.79	4.29	5.28	6.24	7.66	15.38	22.18
67	6.28	7.59	8.96	11.01	22.18	31.54	4.88	5.88	6.94	8.52	16.71	24.11
68	7.01	8.45	9.95	12.26	24.10	34.29	5.48	6.49	7.63	9.39	18.03	26.05
69	7.73	9.32	10.94	13.51	26.01	37.04	6.07	7.09	8.33	10.25	19.36	27.98
70	8.46	10.18	11.93	14.76	27.92	39.79	6.66	7.69	9.02	11.11	20.68	29.92
71	9.76	11.86	14.42	16.95	30.55	43.10	7.40	8.59	10.19	12.42	21.95	31.61
72	11.07	13.53	16.91	19.15	33.17	46.41	8.15	9.49	11.36	13.73	23.21	33.29
73	12.37	15.21	19.40	21.34	35.80	49.72	8.89	10.40	12.54	15.03	24.48	34.98
74	13.68	16.88	21.89	23.54	38.42	53.03	9.64	11.30	13.71	16.34	25.74	36.66
75	14.98	18.56	24.38	25.73	41.05	56.34	10.38	12.20	14.88	17.65	27.01	38.35
76	18.91	23.00	30.07	32.96	53.56	69.19	13.19	15.47	18.63	21.98	35.60	49.78
77	22.84	27.43	35.76	40.19	66.06	82.05	16.00	18.73	22.37	26.31	44.19	61.20
78	26.77	31.87	41.44	47.41	78.57	94.90	18.80	22.00	26.12	30.64	52.79	72.63
79	30.70	36.30	47.13	54.64	91.07	107.76	21.61	25.26	29.86	34.97	61.38	84.05
80	34.63	40.74	52.82	61.87	103.58	120.61	24.42	28.53	33.61	39.30	69.97	95.48



Trendsetter® Super 10

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.47	0.58	0.69	0.85	0.99	1.43	0.24	0.26	0.40	0.45	0.76	0.98
19	0.47	0.58	0.69	0.85	0.99	1.43	0.24	0.26	0.40	0.45	0.76	0.98
20	0.47	0.58	0.69	0.85	0.99	1.43	0.24	0.26	0.40	0.45	0.76	0.98
21	0.45	0.54	0.65	0.79	0.99	1.43	0.24	0.26	0.40	0.45	0.76	0.98
22	0.43	0.51	0.60	0.74	0.99	1.43	0.24	0.26	0.40	0.45	0.77	0.98
23	0.40	0.47	0.56	0.68	0.99	1.43	0.25	0.27	0.41	0.46	0.77	0.99
24	0.38	0.44	0.51	0.63	0.99	1.43	0.25	0.27	0.41	0.46	0.78	0.99
25	0.36	0.40	0.47	0.57	0.99	1.43	0.25	0.27	0.41	0.46	0.78	0.99
26	0.36	0.40	0.47	0.56	0.99	1.44	0.25	0.27	0.41	0.46	0.79	1.01
27	0.36	0.40	0.47	0.56	0.99	1.45	0.25	0.28	0.41	0.46	0.80	1.04
28	0.37	0.41	0.48	0.55	1.00	1.45	0.26	0.28	0.42	0.47	0.82	1.06
29	0.37	0.41	0.48	0.55	1.00	1.46	0.26	0.29	0.42	0.47	0.83	1.09
30	0.37	0.41	0.48	0.54	1.00	1.47	0.26	0.29	0.42	0.47	0.84	1.11
31	0.37	0.42	0.49	0.56	1.04	1.50	0.27	0.30	0.42	0.47	0.87	1.15
32	0.38	0.43	0.50	0.58	1.08	1.54	0.28	0.31	0.42	0.47	0.90	1.19
33	0.38	0.43	0.50	0.59	1.13	1.57	0.29	0.32	0.43	0.48	0.93	1.23
34	0.39	0.44	0.51	0.61	1.17	1.61	0.30	0.33	0.43	0.48	0.96	1.27
35	0.39	0.45	0.52	0.63	1.21	1.64	0.31	0.34	0.43	0.48	0.99	1.31
36	0.42	0.49	0.57	0.69	1.34	1.83	0.33	0.38	0.46	0.53	1.08	1.43
37	0.45	0.54	0.62	0.75	1.48	2.02	0.36	0.42	0.50	0.58	1.17	1.55
38	0.48	0.58	0.68	0.81	1.61	2.20	0.38	0.45	0.53	0.62	1.27	1.66
39	0.51	0.63	0.73	0.87	1.75	2.39	0.41	0.49	0.57	0.67	1.36	1.78
40	0.54	0.67	0.78	0.93	1.88	2.58	0.43	0.53	0.60	0.72	1.45	1.90
41	0.59	0.73	0.84	1.01	2.08	2.86	0.47	0.58	0.66	0.79	1.61	2.13
42	0.63	0.78	0.90	1.09	2.29	3.14	0.51	0.62	0.71	0.85	1.78	2.36
43	0.68	0.84	0.97	1.16	2.49	3.42	0.54	0.67	0.77	0.92	1.94	2.58
44	0.72	0.89	1.03	1.24	2.70	3.70	0.58	0.71	0.82	0.98	2.11	2.81
45	0.77	0.95	1.09	1.32	2.90	3.98	0.62	0.76	0.88	1.05	2.27	3.04
46	0.85	1.05	1.21	1.46	3.29	4.53	0.68	0.84	0.97	1.16	2.58	3.46
47	0.93	1.15	1.33	1.61	3.69	5.09	0.74	0.91	1.05	1.26	2.88	3.88
48	1.02	1.26	1.44	1.75	4.08	5.64	0.80	0.99	1.14	1.37	3.19	4.30
49	1.10	1.36	1.56	1.90	4.48	6.20	0.86	1.06	1.22	1.47	3.49	4.72



Trendsetter[®] Super 10

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.18	1.46	1.68	2.04	4.87	6.75	0.92	1.14	1.31	1.58	3.80	5.14
51	1.30	1.61	1.85	2.26	5.51	7.64	1.01	1.24	1.43	1.73	4.27	5.80
52	1.42	1.76	2.02	2.47	6.15	8.53	1.09	1.35	1.54	1.88	4.74	6.46
53	1.54	1.91	2.19	2.69	6.80	9.43	1.18	1.45	1.66	2.02	5.22	7.13
54	1.66	2.06	2.36	2.90	7.44	10.32	1.26	1.56	1.77	2.17	5.69	7.79
55	1.78	2.21	2.53	3.12	8.08	11.21	1.35	1.66	1.89	2.32	6.16	8.45
56	2.01	2.51	2.87	3.55	9.10	12.63	1.52	1.88	2.15	2.64	6.94	9.51
57	2.24	2.80	3.22	3.97	10.12	14.05	1.70	2.10	2.41	2.97	7.71	10.58
58	2.48	3.10	3.56	4.40	11.13	15.47	1.87	2.33	2.66	3.29	8.49	11.64
59	2.71	3.39	3.91	4.82	12.15	16.89	2.05	2.55	2.92	3.62	9.26	12.71
60	2.94	3.69	4.25	5.25	13.17	18.31	2.22	2.77	3.18	3.94	10.04	13.77
61	3.33	4.17	4.81	5.96	14.67	20.50	2.55	3.12	3.62	4.48	11.13	15.55
62	3.72	4.65	5.38	6.68	16.17	22.69	2.88	3.48	4.07	5.02	12.22	17.33
63	4.10	5.13	5.94	7.39	17.67	24.87	3.20	3.83	4.51	5.57	13.30	19.10
64	4.49	5.61	6.51	8.11	19.17	27.06	3.53	4.19	4.96	6.11	14.39	20.88
65	4.88	6.09	7.07	8.82	20.67	29.25	3.86	4.54	5.40	6.65	15.48	22.66
66	5.69	7.09	8.24	10.28	23.15	32.93	4.41	5.26	6.21	7.68	17.15	25.24
67	6.50	8.09	9.40	11.75	25.62	36.60	4.97	5.99	7.03	8.71	18.83	27.82
68	7.32	9.09	10.57	13.21	28.10	40.28	5.52	6.71	7.84	9.74	20.50	30.41
69	8.13	10.09	11.73	14.68	30.57	43.95	6.08	7.44	8.66	10.77	22.18	32.99
70	8.73	10.84	12.58	15.70	32.17	45.82	6.47	7.97	9.23	11.49	23.26	34.42
71	9.92	12.34	14.61	17.70	34.10	49.04	7.36	8.93	10.39	12.95	24.69	36.41
72	11.11	13.84	16.64	19.69	36.03	52.27	8.25	9.90	11.55	14.40	26.12	38.40
73	12.31	15.35	18.68	21.69	37.96	55.49	9.13	10.86	12.71	15.86	27.54	40.40
74	13.50	16.85	20.71	23.68	39.89	58.72	10.02	11.83	13.87	17.31	28.97	42.39
75	14.69	18.35	22.74	25.68	41.82	61.94	10.91	12.79	15.03	18.77	30.40	44.38
76	18.54	22.76	28.76	32.79	54.47	75.95	13.89	15.82	18.75	22.88	39.38	56.47
77	22.40	27.16	34.78	39.89	67.11	89.97	16.88	18.86	22.47	26.99	48.36	68.55
78	26.25	31.57	40.80	47.00	79.76	103.98	19.86	21.89	26.18	31.10	57.33	80.64
79	30.11	35.97	46.82	54.10	92.40	118.00	22.85	24.93	29.90	35.21	66.31	92.72
80	33.96	40.38	52.84	61.21	105.05	132.01	25.83	27.96	33.62	39.32	75.29	104.81



Trendsetter® Super 10

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.65	0.76	0.85	1.00	1.09	1.46	0.33	0.37	0.38	0.44	0.82	1.09
19	0.65	0.76	0.85	1.00	1.09	1.46	0.33	0.37	0.38	0.44	0.82	1.09
20	0.65	0.76	0.85	1.00	1.09	1.46	0.33	0.37	0.38	0.44	0.82	1.09
21	0.65	0.75	0.83	0.96	1.07	1.46	0.35	0.39	0.39	0.44	0.82	1.09
22	0.64	0.73	0.81	0.93	1.05	1.46	0.36	0.40	0.41	0.44	0.82	1.09
23	0.64	0.72	0.78	0.89	1.02	1.46	0.38	0.42	0.42	0.45	0.82	1.09
24	0.63	0.70	0.76	0.86	1.00	1.46	0.39	0.43	0.44	0.45	0.82	1.09
25	0.63	0.69	0.74	0.82	0.98	1.46	0.41	0.45	0.45	0.45	0.82	1.09
26	0.64	0.71	0.75	0.82	0.98	1.46	0.42	0.47	0.47	0.47	0.82	1.09
27	0.66	0.72	0.75	0.81	0.99	1.46	0.43	0.48	0.48	0.48	0.82	1.09
28	0.67	0.74	0.76	0.81	0.99	1.45	0.45	0.50	0.50	0.50	0.82	1.09
29	0.69	0.75	0.76	0.80	1.00	1.45	0.46	0.51	0.51	0.51	0.82	1.09
30	0.70	0.77	0.77	0.80	1.00	1.45	0.47	0.53	0.53	0.53	0.82	1.09
31	0.74	0.81	0.81	0.85	1.10	1.51	0.51	0.57	0.57	0.57	0.86	1.13
32	0.78	0.85	0.85	0.89	1.19	1.57	0.55	0.61	0.61	0.62	0.90	1.17
33	0.81	0.89	0.89	0.94	1.29	1.62	0.58	0.65	0.65	0.66	0.93	1.21
34	0.85	0.93	0.93	0.98	1.38	1.68	0.62	0.69	0.69	0.71	0.97	1.25
35	0.89	0.97	0.97	1.03	1.48	1.74	0.66	0.73	0.73	0.75	1.01	1.29
36	0.94	1.02	1.02	1.09	1.62	1.92	0.70	0.77	0.77	0.80	1.12	1.42
37	0.99	1.08	1.08	1.15	1.76	2.10	0.75	0.81	0.81	0.85	1.23	1.56
38	1.05	1.13	1.13	1.21	1.91	2.28	0.79	0.86	0.86	0.90	1.34	1.69
39	1.10	1.19	1.19	1.27	2.05	2.46	0.84	0.90	0.90	0.95	1.45	1.83
40	1.15	1.24	1.24	1.33	2.19	2.64	0.88	0.94	0.94	1.00	1.56	1.96
41	1.19	1.28	1.29	1.40	2.37	2.89	0.91	0.98	0.98	1.06	1.75	2.17
42	1.23	1.33	1.33	1.46	2.56	3.14	0.94	1.02	1.03	1.13	1.93	2.38
43	1.27	1.37	1.38	1.53	2.74	3.40	0.98	1.06	1.07	1.19	2.12	2.60
44	1.31	1.42	1.42	1.59	2.93	3.65	1.01	1.10	1.12	1.26	2.30	2.81
45	1.35	1.46	1.47	1.66	3.11	3.90	1.04	1.14	1.16	1.32	2.49	3.02
46	1.40	1.54	1.56	1.78	3.44	4.37	1.08	1.20	1.22	1.40	2.75	3.39
47	1.46	1.62	1.65	1.90	3.77	4.84	1.12	1.25	1.28	1.49	3.01	3.75
48	1.51	1.69	1.75	2.01	4.10	5.32	1.16	1.31	1.35	1.57	3.26	4.12
49	1.57	1.77	1.84	2.13	4.43	5.79	1.20	1.36	1.41	1.66	3.52	4.48



Trendsetter[®] Super 10

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.62	1.85	1.93	2.25	4.76	6.26	1.24	1.42	1.47	1.74	3.78	4.85
51	1.73	1.98	2.08	2.45	5.33	7.04	1.31	1.50	1.57	1.87	4.19	5.42
52	1.83	2.10	2.23	2.65	5.89	7.81	1.38	1.59	1.67	2.01	4.60	5.99
53	1.94	2.23	2.38	2.85	6.46	8.59	1.46	1.67	1.78	2.14	5.01	6.56
54	2.04	2.35	2.53	3.05	7.02	9.36	1.53	1.76	1.88	2.28	5.42	7.13
55	2.15	2.48	2.68	3.25	7.59	10.14	1.60	1.84	1.98	2.41	5.83	7.70
56	2.34	2.74	3.00	3.66	8.51	11.41	1.75	2.04	2.22	2.71	6.50	8.63
57	2.53	3.00	3.32	4.06	9.44	12.68	1.90	2.24	2.47	3.02	7.17	9.57
58	2.71	3.26	3.65	4.47	10.36	13.95	2.05	2.43	2.71	3.32	7.85	10.50
59	2.90	3.52	3.97	4.87	11.29	15.22	2.20	2.63	2.96	3.63	8.52	11.44
60	3.09	3.78	4.29	5.28	12.21	16.49	2.35	2.83	3.20	3.93	9.19	12.37
61	3.46	4.25	4.85	5.99	13.59	18.40	2.62	3.20	3.67	4.50	10.21	13.94
62	3.82	4.71	5.41	6.70	14.97	20.31	2.89	3.57	4.14	5.08	11.22	15.52
63	4.19	5.18	5.96	7.41	16.35	22.22	3.16	3.94	4.61	5.65	12.24	17.09
64	4.55	5.64	6.52	8.12	17.73	24.13	3.43	4.31	5.08	6.23	13.25	18.67
65	4.92	6.11	7.08	8.83	19.11	26.04	3.70	4.68	5.55	6.80	14.27	20.24
66	5.68	7.05	8.16	10.17	21.12	28.79	4.29	5.33	6.27	7.72	15.62	22.18
67	6.44	7.98	9.24	11.51	23.14	31.54	4.88	5.98	6.99	8.63	16.98	24.11
68	7.21	8.92	10.32	12.86	25.15	34.29	5.48	6.64	7.72	9.55	18.33	26.05
69	7.97	9.85	11.40	14.20	27.17	37.04	6.07	7.29	8.44	10.46	19.69	27.98
70	8.73	10.79	12.48	15.54	29.18	39.79	6.66	7.94	9.16	11.38	21.04	29.92
71	9.98	12.34	14.86	17.58	31.55	43.10	7.47	8.89	10.30	12.82	22.33	31.61
72	11.23	13.90	17.24	19.62	33.93	46.41	8.28	9.85	11.45	14.25	23.62	33.29
73	12.48	15.45	19.62	21.65	36.30	49.72	9.10	10.80	12.59	15.69	24.90	34.98
74	13.73	17.01	22.00	23.69	38.68	53.03	9.91	11.76	13.74	17.12	26.19	36.66
75	14.98	18.56	24.38	25.73	41.05	56.34	10.72	12.71	14.88	18.56	27.48	38.35
76	18.91	23.00	30.07	32.96	53.56	69.19	13.46	15.87	18.63	22.71	35.98	49.78
77	22.84	27.43	35.76	40.19	66.06	82.05	16.20	19.04	22.37	26.86	44.48	61.20
78	26.77	31.87	41.44	47.41	78.57	94.90	18.94	22.20	26.12	31.00	52.97	72.63
79	30.70	36.30	47.13	54.64	91.07	107.76	21.68	25.37	29.86	35.15	61.47	84.05
80	34.63	40.74	52.82	61.87	103.58	120.61	24.42	28.53	33.61	39.30	69.97	95.48



Trendsetter® Super 15

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$0

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	1.56	2.65	1.26	2.42
19	1.56	2.65	1.26	2.42
20	1.56	2.65	1.26	2.42
21	1.52	2.65	1.26	2.42
22	1.47	2.65	1.26	2.42
23	1.43	2.66	1.26	2.42
24	1.38	2.66	1.26	2.42
25	1.34	2.66	1.26	2.42
26	1.38	2.70	1.27	2.44
27	1.42	2.73	1.27	2.46
28	1.45	2.77	1.28	2.47
29	1.49	2.80	1.28	2.49
30	1.53	2.84	1.29	2.51
31	1.61	3.01	1.34	2.61
32	1.69	3.18	1.39	2.72
33	1.77	3.35	1.44	2.82
34	1.85	3.52	1.49	2.93
35	1.93	3.69	1.54	3.03
36	2.05	4.12	1.63	3.26
37	2.17	4.56	1.72	3.49
38	2.30	4.99	1.81	3.73
39	2.42	5.43	1.90	3.96
40	2.54	5.86	1.99	4.19
41	2.59	6.42	2.10	4.66
42	2.64	6.99	2.22	5.13
43	2.69	7.55	2.33	5.59
44	2.74	8.12	2.45	6.06
45	2.79	8.68	2.56	6.53
46	3.16	9.75	2.73	7.37

Issue Age	Male		Female	
	SNS	SS	SNS	SS
47	3.53	10.81	2.89	8.20
48	3.89	11.88	3.06	9.04
49	4.26	12.94	3.22	9.87
50	4.63	14.01	3.39	10.71
51	5.04	15.85	3.70	12.14
52	5.44	17.69	4.01	13.58
53	5.85	19.52	4.32	15.01
54	6.25	21.36	4.63	16.45
55	6.66	23.20	4.94	17.88
56	7.67	26.21	5.66	20.31
57	8.68	29.21	6.37	22.74
58	9.70	32.22	7.09	25.17
59	10.71	35.22	7.80	27.60
60	11.72	38.23	8.52	30.03
61	13.27	43.42	9.77	34.09
62	14.82	48.60	11.02	38.14
63	16.37	53.79	12.26	42.20
64	17.92	58.97	13.51	46.25
65	19.47	64.16	14.76	50.31
66	22.43	73.96	16.98	56.61
67	25.39	83.77	19.21	62.91
68	28.34	93.57	21.43	69.20
69	31.30	103.38	23.66	75.50
70	34.26	113.18	25.88	81.80
71	39.08	NA	30.19	NA
72	43.90	NA	34.51	NA
73	48.72	NA	38.82	NA
74	53.54	NA	43.14	NA
75	58.36	NA	47.45	NA



Trendsetter® Super 15

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	1.53	3.24	1.29	2.75
19	1.53	3.24	1.29	2.75
20	1.53	3.24	1.29	2.75
21	1.53	3.36	1.29	2.75
22	1.53	3.48	1.29	2.75
23	1.53	3.60	1.29	2.75
24	1.53	3.72	1.29	2.75
25	1.53	3.84	1.29	2.75
26	1.53	3.93	1.29	2.81
27	1.53	4.03	1.29	2.86
28	1.53	4.12	1.29	2.92
29	1.53	4.22	1.29	2.97
30	1.53	4.31	1.29	3.03
31	1.61	4.50	1.34	3.03
32	1.69	4.69	1.39	3.03
33	1.77	4.87	1.44	3.03
34	1.85	5.06	1.49	3.03
35	1.93	5.25	1.54	3.03
36	2.05	5.39	1.63	3.26
37	2.17	5.52	1.72	3.49
38	2.30	5.66	1.81	3.73
39	2.42	5.79	1.90	3.96
40	2.54	5.93	1.99	4.19
41	2.59	6.19	2.10	4.59
42	2.64	6.45	2.22	4.99
43	2.68	6.70	2.33	5.39
44	2.73	6.96	2.45	5.79
45	2.78	7.22	2.56	6.19
46	3.15	8.05	2.73	6.84

Issue Age	Male		Female	
	SNS	SS	SNS	SS
47	3.52	8.88	2.89	7.50
48	3.89	9.71	3.06	8.15
49	4.26	10.54	3.22	8.81
50	4.63	11.37	3.39	9.46
51	5.04	12.87	3.68	10.48
52	5.44	14.37	3.97	11.50
53	5.85	15.87	4.26	12.51
54	6.25	17.37	4.55	13.53
55	6.66	18.87	4.84	14.55
56	7.67	21.19	5.52	16.36
57	8.68	23.52	6.19	18.17
58	9.70	25.84	6.87	19.98
59	10.71	28.17	7.54	21.79
60	11.72	30.49	8.22	23.60
61	13.27	34.24	9.05	26.53
62	14.82	37.99	9.88	29.45
63	16.37	41.74	10.71	32.38
64	17.92	45.49	11.54	35.30
65	19.47	49.24	12.37	38.23
66	22.43	54.58	14.62	42.18
67	25.39	59.92	16.87	46.12
68	28.34	65.25	19.12	50.07
69	31.30	70.59	21.37	54.01
70	34.26	75.93	23.62	57.96
71	38.77	NA	27.85	NA
72	43.29	NA	32.08	NA
73	47.80	NA	36.32	NA
74	52.32	NA	40.55	NA
75	56.83	NA	44.78	NA



Trendsetter® Super 15

NEW YORK ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	1.36	3.04	1.13	1.85
19	1.36	3.04	1.13	1.85
20	1.36	3.04	1.13	1.85
21	1.36	3.04	1.13	1.86
22	1.36	3.04	1.13	1.89
23	1.36	3.04	1.14	1.90
24	1.36	3.04	1.16	1.90
25	1.36	3.04	1.16	1.90
26	1.36	3.06	1.16	1.91
27	1.38	3.09	1.16	1.96
28	1.39	3.15	1.16	2.00
29	1.40	3.18	1.16	2.07
30	1.40	3.29	1.16	2.12
31	1.40	3.42	1.18	2.22
32	1.40	3.55	1.20	2.33
33	1.40	3.69	1.23	2.48
34	1.43	3.83	1.28	2.63
35	1.44	4.02	1.33	2.81
36	1.55	4.33	1.42	3.08
37	1.66	4.68	1.51	3.38
38	1.77	5.10	1.60	3.72
39	1.90	5.56	1.71	4.08
40	2.05	6.05	1.83	4.48
41	2.26	6.62	1.97	4.95
42	2.48	7.22	2.13	5.49
43	2.70	7.80	2.31	6.09
44	2.92	8.36	2.50	6.75
45	3.14	8.76	2.68	7.47
46	3.45	9.45	2.93	8.22

Issue Age	Male		Female	
	SNS	SS	SNS	SS
47	3.82	10.22	3.18	8.99
48	4.22	11.07	3.43	9.77
49	4.66	12.01	3.67	10.55
50	5.18	13.07	3.86	11.28
51	5.72	14.47	4.25	12.18
52	6.26	15.85	4.62	13.07
53	6.85	17.25	4.98	13.96
54	7.51	18.82	5.37	14.94
55	8.31	20.42	5.92	16.32
56	9.17	22.01	6.47	17.89
57	10.18	23.94	7.04	19.60
58	11.22	25.92	7.69	21.55
59	12.35	28.00	8.40	23.75
60	13.57	30.13	9.19	26.14
61	14.95	32.89	10.07	28.67
62	16.35	35.64	10.95	31.20
63	17.94	38.74	11.83	33.73
64	19.79	42.66	12.85	36.55
65	21.89	46.74	13.89	39.58
66	24.31	51.24	15.42	43.10
67	26.98	56.21	17.28	46.95
68	30.25	61.90	19.56	51.40
69	33.95	67.54	22.24	56.39
70	37.52	74.44	25.42	61.85
71	41.49	NA	28.60	NA
72	45.46	NA	31.77	NA
73	49.43	NA	35.09	NA
74	53.41	NA	39.23	NA
75	57.44	NA	43.99	NA



Trendsetter® Super 15

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.93	1.06	1.25	1.55	1.69	2.34	0.63	0.70	0.94	1.00	1.44	1.87
19	0.93	1.10	1.25	1.55	1.69	2.34	0.63	0.70	0.94	1.00	1.44	1.87
20	0.93	1.10	1.25	1.55	1.69	2.34	0.63	0.70	0.94	1.00	1.44	1.87
21	0.92	1.08	1.23	1.48	1.69	2.35	0.63	0.70	0.94	1.00	1.44	1.88
22	0.91	1.06	1.17	1.40	1.69	2.36	0.62	0.70	0.94	1.00	1.44	1.90
23	0.90	1.03	1.12	1.33	1.69	2.38	0.62	0.70	0.94	0.99	1.44	1.91
24	0.89	1.01	1.06	1.25	1.69	2.39	0.61	0.70	0.94	0.99	1.44	1.93
25	0.89	0.99	1.00	1.18	1.69	2.40	0.61	0.70	0.94	0.99	1.44	1.94
26	0.87	0.96	1.00	1.18	1.71	2.41	0.62	0.71	0.94	1.00	1.46	1.97
27	0.85	0.93	1.00	1.18	1.73	2.43	0.63	0.73	0.94	1.01	1.47	2.00
28	0.83	0.89	1.01	1.18	1.76	2.44	0.65	0.74	0.95	1.02	1.49	2.02
29	0.80	0.86	1.01	1.18	1.78	2.46	0.66	0.76	0.95	1.03	1.50	2.05
30	0.75	0.83	1.01	1.18	1.80	2.47	0.67	0.77	0.95	1.04	1.52	2.08
31	0.77	0.85	1.02	1.20	1.88	2.54	0.68	0.78	0.95	1.05	1.57	2.14
32	0.79	0.87	1.04	1.22	1.95	2.61	0.69	0.79	0.95	1.05	1.62	2.20
33	0.80	0.90	1.05	1.24	2.03	2.68	0.71	0.79	0.95	1.06	1.66	2.26
34	0.82	0.92	1.07	1.26	2.10	2.75	0.72	0.80	0.95	1.06	1.71	2.32
35	0.84	0.94	1.08	1.28	2.18	2.82	0.73	0.81	0.95	1.07	1.76	2.38
36	0.87	0.98	1.15	1.35	2.34	3.08	0.76	0.84	1.00	1.13	1.89	2.57
37	0.90	1.03	1.22	1.41	2.50	3.34	0.78	0.87	1.06	1.19	2.02	2.75
38	0.94	1.07	1.28	1.48	2.67	3.59	0.81	0.91	1.11	1.24	2.14	2.94
39	0.97	1.12	1.35	1.54	2.83	3.85	0.83	0.94	1.17	1.30	2.27	3.12
40	1.00	1.16	1.42	1.61	2.99	4.11	0.86	0.97	1.22	1.36	2.40	3.31
41	1.08	1.25	1.52	1.74	3.34	4.60	0.92	1.04	1.31	1.46	2.68	3.67
42	1.17	1.35	1.61	1.88	3.70	5.10	0.99	1.12	1.40	1.57	2.95	4.03
43	1.25	1.44	1.71	2.01	4.05	5.59	1.05	1.19	1.49	1.67	3.23	4.38
44	1.34	1.54	1.80	2.15	4.41	6.09	1.12	1.27	1.58	1.78	3.50	4.74
45	1.42	1.63	1.90	2.28	4.76	6.58	1.18	1.34	1.67	1.88	3.78	5.10
46	1.52	1.77	2.06	2.49	5.28	7.30	1.27	1.45	1.79	2.03	4.20	5.66
47	1.63	1.90	2.23	2.69	5.80	8.02	1.37	1.56	1.91	2.18	4.62	6.23
48	1.73	2.04	2.39	2.90	6.32	8.74	1.46	1.68	2.04	2.34	5.03	6.79



Trendsetter® Super 15

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.84	2.17	2.56	3.10	6.84	9.46	1.56	1.79	2.16	2.49	5.45	7.36
50	1.94	2.31	2.72	3.31	7.36	10.18	1.65	1.90	2.28	2.64	5.87	7.92
51	2.16	2.55	3.02	3.66	8.20	11.52	1.82	2.10	2.51	2.94	6.51	8.84
52	2.38	2.80	3.31	4.01	9.04	12.87	2.00	2.31	2.73	3.23	7.15	9.76
53	2.60	3.04	3.61	4.37	9.88	14.21	2.17	2.51	2.96	3.53	7.79	10.67
54	2.82	3.29	3.90	4.72	10.72	15.56	2.35	2.72	3.18	3.82	8.43	11.59
55	3.04	3.53	4.20	5.07	11.56	16.90	2.52	2.92	3.41	4.12	9.07	12.51
56	3.37	3.91	4.73	5.63	12.84	18.86	2.80	3.24	3.79	4.59	10.02	13.98
57	3.70	4.29	5.26	6.19	14.12	20.83	3.08	3.56	4.16	5.06	10.98	15.45
58	4.03	4.68	5.80	6.75	15.41	22.79	3.36	3.87	4.54	5.54	11.93	16.91
59	4.36	5.06	6.33	7.31	16.69	24.76	3.64	4.19	4.91	6.01	12.89	18.38
60	4.69	5.44	6.86	7.87	17.97	26.72	3.92	4.51	5.29	6.48	13.84	19.85
61	5.39	6.26	7.83	9.05	20.15	30.20	4.47	5.16	6.05	7.41	15.68	22.71
62	6.09	7.08	8.80	10.23	22.33	33.67	5.03	5.81	6.80	8.34	17.51	25.58
63	6.80	7.89	9.78	11.41	24.52	37.15	5.58	6.45	7.56	9.27	19.35	28.44
64	7.50	8.71	10.75	12.59	26.70	40.62	6.14	7.10	8.31	10.20	21.18	31.31
65	8.20	9.53	11.72	13.77	28.88	44.10	6.69	7.75	9.07	11.13	23.02	34.17
66	9.46	11.13	13.72	16.04	32.29	49.87	7.68	8.84	10.34	12.69	25.43	38.25
67	10.72	12.72	15.72	18.32	35.71	55.64	8.66	9.92	11.61	14.25	27.84	42.33
68	11.99	14.32	17.72	20.59	39.12	61.42	9.65	11.01	12.88	15.80	30.26	46.40
69	13.25	15.91	19.72	22.87	42.54	67.19	10.63	12.09	14.15	17.36	32.67	50.48
70	14.51	17.51	21.72	25.14	45.95	72.96	11.62	13.18	15.42	18.92	35.08	54.56
71	18.41	21.75	25.83	29.68	52.49	83.94	13.70	15.53	17.99	21.81	39.54	62.13
72	22.31	25.98	29.94	34.22	58.40	94.00	15.79	17.87	20.56	24.70	44.50	70.53
73	26.20	30.22	34.04	38.75	62.75	107.97	17.87	20.22	23.12	27.60	49.20	78.64
74	30.10	34.45	38.15	43.29	NA	NA	19.96	22.56	25.69	30.49	NA	NA
75	34.00	38.69	42.26	47.83	NA	NA	22.04	24.91	28.26	33.38	NA	NA
76	40.21	45.08	49.38	54.83	NA	NA	25.61	28.90	32.49	38.69	NA	NA
77	46.53	51.44	56.50	61.58	NA	NA	29.51	32.68	37.35	44.33	NA	NA
78	54.28	59.52	65.54	68.27	NA	NA	34.20	37.53	42.92	50.49	NA	NA



Trendsetter® Super 15

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.91	1.04	1.21	1.43	1.69	2.34	0.69	0.77	0.94	1.03	1.44	1.87
19	0.91	1.04	1.21	1.43	1.69	2.34	0.69	0.77	0.94	1.03	1.44	1.87
20	0.91	1.04	1.21	1.43	1.69	2.34	0.69	0.77	0.94	1.03	1.44	1.87
21	0.91	1.02	1.18	1.40	1.69	2.35	0.69	0.77	0.94	1.03	1.44	1.88
22	0.91	1.00	1.16	1.37	1.69	2.36	0.69	0.77	0.94	1.03	1.44	1.90
23	0.92	0.99	1.13	1.33	1.69	2.38	0.69	0.77	0.94	1.03	1.44	1.91
24	0.92	0.97	1.11	1.30	1.69	2.39	0.69	0.77	0.94	1.03	1.44	1.93
25	0.92	0.95	1.08	1.27	1.69	2.40	0.69	0.77	0.94	1.03	1.44	1.94
26	0.87	0.91	1.07	1.24	1.71	2.41	0.67	0.76	0.94	1.03	1.46	1.97
27	0.82	0.87	1.06	1.21	1.73	2.43	0.65	0.74	0.95	1.03	1.47	2.00
28	0.76	0.84	1.06	1.19	1.76	2.44	0.64	0.73	0.95	1.04	1.49	2.02
29	0.71	0.80	1.05	1.16	1.78	2.46	0.62	0.71	0.96	1.04	1.50	2.05
30	0.66	0.76	1.04	1.13	1.80	2.47	0.60	0.70	0.96	1.04	1.52	2.08
31	0.68	0.78	1.05	1.14	1.88	2.54	0.61	0.71	0.96	1.04	1.57	2.14
32	0.70	0.80	1.06	1.15	1.95	2.60	0.62	0.72	0.96	1.05	1.62	2.20
33	0.72	0.83	1.06	1.17	2.03	2.67	0.64	0.74	0.95	1.05	1.66	2.26
34	0.74	0.85	1.07	1.18	2.10	2.73	0.65	0.75	0.95	1.06	1.71	2.32
35	0.76	0.87	1.08	1.19	2.18	2.80	0.66	0.76	0.95	1.06	1.76	2.38
36	0.80	0.92	1.15	1.27	2.34	3.01	0.69	0.80	1.01	1.12	1.88	2.55
37	0.84	0.98	1.22	1.35	2.49	3.23	0.72	0.84	1.08	1.18	2.00	2.71
38	0.88	1.03	1.28	1.42	2.65	3.44	0.75	0.88	1.14	1.25	2.13	2.88
39	0.92	1.09	1.35	1.50	2.80	3.66	0.78	0.92	1.21	1.31	2.25	3.04
40	0.96	1.14	1.42	1.58	2.96	3.87	0.81	0.96	1.27	1.37	2.37	3.21
41	1.04	1.23	1.54	1.70	3.22	4.26	0.88	1.03	1.35	1.46	2.58	3.53
42	1.12	1.32	1.66	1.82	3.48	4.65	0.94	1.10	1.44	1.55	2.78	3.85
43	1.20	1.40	1.79	1.95	3.75	5.03	1.01	1.16	1.52	1.65	2.99	4.17
44	1.28	1.49	1.91	2.07	4.01	5.42	1.07	1.23	1.61	1.74	3.19	4.49
45	1.36	1.58	2.03	2.19	4.27	5.81	1.14	1.30	1.69	1.83	3.40	4.81
46	1.47	1.70	2.17	2.38	4.75	6.48	1.22	1.40	1.81	1.97	3.77	5.28
47	1.59	1.82	2.31	2.57	5.23	7.14	1.30	1.50	1.93	2.10	4.15	5.74
48	1.70	1.95	2.44	2.76	5.71	7.81	1.39	1.59	2.06	2.24	4.52	6.21



Trendsetter® Super 15

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.82	2.07	2.58	2.95	6.19	8.47	1.47	1.69	2.18	2.37	4.90	6.67
50	1.93	2.19	2.72	3.14	6.67	9.14	1.55	1.79	2.30	2.51	5.27	7.14
51	2.13	2.44	3.02	3.51	7.46	10.20	1.72	1.99	2.50	2.79	5.88	7.96
52	2.33	2.69	3.33	3.88	8.25	11.27	1.89	2.20	2.69	3.07	6.49	8.78
53	2.52	2.94	3.63	4.24	9.04	12.33	2.07	2.40	2.89	3.36	7.10	9.59
54	2.72	3.19	3.94	4.61	9.83	13.40	2.24	2.61	3.08	3.64	7.71	10.41
55	2.92	3.44	4.24	4.98	10.62	14.46	2.41	2.81	3.28	3.92	8.32	11.23
56	3.27	3.83	4.77	5.59	11.76	16.04	2.69	3.13	3.66	4.40	9.19	12.46
57	3.61	4.22	5.30	6.20	12.89	17.62	2.97	3.46	4.04	4.88	10.07	13.69
58	3.96	4.61	5.83	6.80	14.03	19.20	3.25	3.78	4.43	5.37	10.94	14.91
59	4.30	5.00	6.36	7.41	15.16	20.78	3.53	4.11	4.81	5.85	11.82	16.14
60	4.65	5.39	6.89	8.02	16.30	22.36	3.81	4.43	5.19	6.33	12.69	17.37
61	5.34	6.21	7.86	9.18	18.18	24.99	4.37	5.07	5.93	7.23	14.17	19.48
62	6.03	7.04	8.82	10.33	20.06	27.63	4.93	5.71	6.67	8.13	15.65	21.60
63	6.72	7.86	9.79	11.49	21.94	30.26	5.49	6.36	7.40	9.04	17.14	23.71
64	7.41	8.69	10.75	12.64	23.82	32.90	6.05	7.00	8.14	9.94	18.62	25.83
65	8.10	9.51	11.72	13.80	25.70	35.53	6.61	7.64	8.88	10.84	20.10	27.94
66	9.34	11.11	13.73	16.09	28.65	39.06	7.57	8.63	10.04	12.25	21.93	30.50
67	10.58	12.71	15.75	18.38	31.59	42.58	8.54	9.62	11.19	13.65	23.75	33.05
68	11.81	14.31	17.76	20.66	34.54	46.11	9.50	10.60	12.35	15.06	25.58	35.61
69	13.05	15.91	19.78	22.95	37.48	49.63	10.47	11.59	13.50	16.46	27.40	38.16
70	14.29	17.51	21.79	25.24	40.43	53.16	11.43	12.58	14.66	17.87	29.23	40.72
71	18.23	21.75	25.88	29.76	46.18	61.16	13.29	14.60	17.04	20.32	32.95	46.37
72	22.17	25.98	29.98	34.28	51.38	68.49	15.15	16.62	19.41	22.77	37.08	52.64
73	26.12	30.22	34.07	38.79	55.21	78.67	17.00	18.63	21.79	25.22	41.00	58.69
74	30.06	34.45	38.17	43.31	NA	NA	18.86	20.65	24.16	27.67	NA	NA
75	34.00	38.69	42.26	47.83	NA	NA	20.72	22.67	26.54	30.12	NA	NA
76	40.21	45.08	49.38	54.83	NA	NA	24.08	26.30	30.51	34.91	NA	NA
77	46.53	51.44	56.50	61.58	NA	NA	27.75	29.74	35.07	40.00	NA	NA
78	54.28	59.52	65.54	68.27	NA	NA	32.16	34.15	40.30	45.56	NA	NA



Trendsetter® Super 15

NEW YORK ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.91	1.02	1.11	1.29	1.83	2.59	0.85	0.91	1.05	1.18	1.53	2.07
19	0.91	1.02	1.11	1.29	1.83	2.59	0.85	0.91	1.05	1.18	1.53	2.07
20	0.91	1.02	1.11	1.29	1.83	2.59	0.85	0.91	1.05	1.18	1.53	2.07
21	0.91	1.02	1.11	1.29	1.83	2.60	0.85	0.91	1.05	1.18	1.54	2.08
22	0.91	1.02	1.11	1.29	1.84	2.61	0.85	0.91	1.05	1.18	1.56	2.11
23	0.91	1.02	1.11	1.29	1.85	2.62	0.85	0.91	1.05	1.19	1.58	2.13
24	0.91	1.02	1.11	1.29	1.86	2.63	0.85	0.91	1.05	1.20	1.60	2.15
25	0.91	1.02	1.11	1.29	1.87	2.65	0.85	0.91	1.05	1.20	1.60	2.15
26	0.91	1.02	1.12	1.29	1.88	2.67	0.86	0.92	1.05	1.20	1.61	2.17
27	0.91	1.02	1.13	1.29	1.89	2.70	0.87	0.94	1.06	1.20	1.63	2.19
28	0.91	1.03	1.14	1.29	1.90	2.71	0.88	0.96	1.07	1.21	1.65	2.23
29	0.91	1.05	1.16	1.31	1.91	2.72	0.88	0.98	1.07	1.22	1.67	2.28
30	0.91	1.05	1.16	1.32	1.93	2.73	0.88	0.99	1.07	1.23	1.68	2.30
31	0.92	1.07	1.18	1.33	1.95	2.75	0.88	1.00	1.08	1.24	1.73	2.34
32	0.94	1.08	1.20	1.34	1.98	2.78	0.88	1.01	1.09	1.25	1.77	2.41
33	0.95	1.09	1.20	1.36	2.02	2.84	0.88	1.01	1.10	1.28	1.83	2.48
34	0.96	1.10	1.21	1.40	2.09	2.93	0.89	1.01	1.12	1.31	1.89	2.55
35	0.96	1.11	1.24	1.42	2.16	2.99	0.89	1.02	1.16	1.34	1.95	2.63
36	0.98	1.17	1.30	1.51	2.28	3.19	0.92	1.08	1.22	1.42	2.07	2.81
37	1.00	1.22	1.35	1.60	2.41	3.41	0.96	1.13	1.28	1.50	2.19	2.99
38	1.03	1.28	1.44	1.68	2.56	3.69	0.99	1.19	1.33	1.57	2.31	3.21
39	1.07	1.33	1.53	1.80	2.73	3.97	1.02	1.23	1.39	1.65	2.44	3.42
40	1.10	1.38	1.60	1.91	2.92	4.30	1.03	1.29	1.43	1.72	2.56	3.62
41	1.21	1.47	1.74	2.08	3.25	4.72	1.11	1.36	1.53	1.84	2.76	3.92
42	1.33	1.58	1.89	2.27	3.63	5.19	1.19	1.44	1.63	1.98	2.99	4.26
43	1.45	1.71	2.05	2.45	4.02	5.65	1.27	1.52	1.73	2.12	3.22	4.62
44	1.57	1.83	2.20	2.63	4.39	6.11	1.34	1.60	1.83	2.26	3.47	4.99
45	1.67	1.96	2.32	2.76	4.73	6.49	1.43	1.66	1.93	2.38	3.73	5.40
46	1.78	2.10	2.45	2.94	5.12	6.94	1.52	1.78	2.07	2.55	4.06	5.91
47	1.90	2.24	2.60	3.12	5.53	7.41	1.62	1.90	2.21	2.73	4.40	6.42
48	2.04	2.39	2.75	3.33	6.00	7.95	1.72	2.02	2.35	2.90	4.75	6.95



Trendsetter® Super 15

NEW YORK ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	2.19	2.50	2.90	3.54	6.51	8.53	1.80	2.12	2.49	3.07	5.09	7.47
50	2.34	2.62	3.08	3.77	7.10	9.17	1.84	2.18	2.57	3.17	5.39	7.92
51	2.54	2.88	3.38	4.15	7.80	10.14	1.97	2.33	2.76	3.42	5.80	8.49
52	2.75	3.20	3.67	4.53	8.53	11.12	2.10	2.48	2.95	3.66	6.19	9.05
53	2.95	3.52	3.99	4.94	9.32	12.20	2.23	2.62	3.14	3.91	6.59	9.59
54	3.16	3.83	4.35	5.39	10.19	13.39	2.37	2.76	3.36	4.18	7.00	10.12
55	3.41	4.21	4.76	5.94	11.06	14.58	2.53	2.95	3.58	4.47	7.60	10.89
56	3.74	4.60	5.19	6.49	11.92	15.80	2.75	3.20	3.91	4.87	8.24	11.84
57	4.13	4.99	5.69	7.07	12.86	17.02	2.98	3.49	4.28	5.32	8.94	12.89
58	4.53	5.43	6.22	7.72	13.87	18.24	3.25	3.80	4.70	5.83	9.72	14.07
59	4.97	5.90	6.78	8.40	14.93	19.54	3.53	4.13	5.15	6.38	10.62	15.40
60	5.45	6.38	7.37	9.13	16.01	20.90	3.84	4.50	5.64	6.99	11.57	16.85
61	6.05	7.13	8.31	10.27	17.69	22.95	4.22	4.95	6.28	7.73	12.67	18.44
62	6.70	7.91	9.27	11.48	19.36	24.99	4.61	5.42	6.94	8.54	13.76	20.02
63	7.45	8.83	10.40	12.94	21.21	27.28	5.02	5.92	7.60	9.38	14.84	21.75
64	8.32	9.89	11.70	14.48	23.55	30.18	5.49	6.49	8.26	10.32	15.91	23.75
65	9.31	11.11	13.21	16.06	26.02	33.22	5.98	7.10	9.04	11.34	17.11	25.84
66	10.43	12.54	14.93	17.91	29.56	37.46	6.55	7.77	9.92	12.50	19.06	28.48
67	11.69	14.15	16.87	19.98	33.55	42.21	7.22	8.58	10.99	13.88	21.20	31.36
68	13.23	16.13	19.25	22.52	38.15	47.64	8.04	9.58	12.29	15.48	23.68	34.68
69	14.76	18.10	21.63	25.06	42.85	53.08	9.01	10.75	13.83	17.23	26.46	38.38
70	16.72	20.59	24.73	28.22	48.81	59.98	10.14	12.12	15.63	18.98	29.51	42.43
71	20.39	24.68	28.88	32.57	57.51	70.10	11.88	13.96	17.68	20.86	33.37	47.95
72	23.79	28.66	32.96	36.53	67.53	81.83	13.81	15.96	20.10	23.18	37.61	54.29
73	27.15	32.86	37.22	41.38	79.08	89.65	15.88	18.13	22.99	25.55	42.24	61.23
74	31.41	37.35	41.50	46.67	NA	NA	18.33	20.60	26.14	28.27	NA	NA
75	38.17	43.44	47.25	53.26	NA	NA	21.20	23.50	29.80	31.37	NA	NA
76	45.07	50.71	55.06	61.81	NA	NA	24.50	26.84	34.46	35.79	NA	NA
77	52.00	57.98	62.87	68.85	NA	NA	28.24	30.36	39.52	41.02	NA	NA
78	60.01	67.30	71.50	71.51	NA	NA	32.73	34.86	45.41	46.72	NA	NA



Trendsetter® Super 15

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.64	0.70	0.82	1.04	1.36	1.95	0.37	0.44	0.60	0.68	1.13	1.29
19	0.64	0.70	0.82	1.04	1.36	1.95	0.37	0.44	0.60	0.68	1.13	1.29
20	0.64	0.70	0.82	1.04	1.36	1.95	0.37	0.44	0.60	0.68	1.13	1.29
21	0.61	0.69	0.80	0.99	1.37	1.95	0.37	0.44	0.60	0.68	1.13	1.32
22	0.58	0.66	0.78	0.94	1.38	1.95	0.36	0.44	0.60	0.68	1.14	1.35
23	0.56	0.63	0.74	0.89	1.40	1.96	0.36	0.44	0.60	0.68	1.14	1.38
24	0.53	0.59	0.70	0.84	1.41	1.96	0.35	0.44	0.60	0.68	1.15	1.41
25	0.50	0.56	0.66	0.79	1.42	1.96	0.35	0.44	0.60	0.68	1.15	1.44
26	0.50	0.56	0.66	0.80	1.42	1.96	0.36	0.44	0.61	0.68	1.16	1.45
27	0.49	0.55	0.67	0.80	1.42	1.97	0.37	0.44	0.61	0.69	1.17	1.47
28	0.49	0.55	0.67	0.81	1.43	1.97	0.37	0.45	0.62	0.69	1.19	1.48
29	0.48	0.54	0.68	0.81	1.43	1.98	0.38	0.45	0.62	0.70	1.20	1.50
30	0.48	0.54	0.68	0.82	1.43	1.98	0.39	0.45	0.63	0.70	1.21	1.51
31	0.50	0.57	0.69	0.84	1.49	2.04	0.41	0.47	0.63	0.71	1.25	1.58
32	0.52	0.59	0.71	0.86	1.55	2.10	0.42	0.49	0.63	0.72	1.29	1.65
33	0.54	0.62	0.72	0.88	1.60	2.16	0.44	0.50	0.63	0.73	1.33	1.71
34	0.56	0.64	0.74	0.90	1.66	2.22	0.45	0.52	0.63	0.74	1.37	1.78
35	0.58	0.67	0.75	0.92	1.72	2.28	0.47	0.54	0.63	0.75	1.41	1.85
36	0.61	0.71	0.80	0.98	1.86	2.50	0.50	0.57	0.67	0.80	1.52	2.00
37	0.65	0.75	0.86	1.04	2.00	2.72	0.53	0.61	0.71	0.85	1.63	2.16
38	0.68	0.78	0.91	1.10	2.13	2.94	0.56	0.64	0.76	0.91	1.74	2.31
39	0.72	0.82	0.97	1.16	2.27	3.16	0.59	0.68	0.80	0.96	1.85	2.47
40	0.75	0.86	1.02	1.22	2.41	3.38	0.62	0.71	0.84	1.01	1.96	2.62
41	0.81	0.94	1.11	1.34	2.72	3.81	0.67	0.77	0.92	1.10	2.18	2.94
42	0.87	1.01	1.19	1.46	3.03	4.24	0.71	0.82	1.00	1.19	2.40	3.27
43	0.94	1.09	1.28	1.57	3.33	4.66	0.76	0.88	1.09	1.28	2.63	3.59
44	1.00	1.16	1.36	1.69	3.64	5.09	0.80	0.93	1.17	1.37	2.85	3.92
45	1.06	1.24	1.45	1.81	3.95	5.52	0.85	0.99	1.25	1.46	3.07	4.24
46	1.15	1.36	1.60	1.99	4.41	6.15	0.92	1.08	1.35	1.59	3.44	4.74
47	1.24	1.47	1.75	2.17	4.88	6.79	1.00	1.17	1.45	1.72	3.81	5.24
48	1.34	1.59	1.89	2.35	5.34	7.42	1.07	1.27	1.55	1.85	4.18	5.73



Trendsetter® Super 15

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.43	1.70	2.04	2.53	5.81	8.06	1.15	1.36	1.65	1.98	4.55	6.23
50	1.52	1.82	2.19	2.71	6.27	8.69	1.22	1.45	1.75	2.11	4.92	6.73
51	1.70	2.02	2.46	3.04	7.00	9.72	1.37	1.62	1.93	2.34	5.47	7.51
52	1.88	2.23	2.73	3.37	7.73	10.75	1.51	1.78	2.11	2.58	6.03	8.29
53	2.06	2.43	2.99	3.70	8.45	11.78	1.66	1.95	2.30	2.81	6.58	9.06
54	2.24	2.64	3.26	4.03	9.18	12.81	1.80	2.11	2.48	3.05	7.14	9.84
55	2.42	2.84	3.53	4.36	9.91	13.84	1.95	2.28	2.66	3.28	7.69	10.62
56	2.71	3.20	3.98	4.87	11.02	15.56	2.20	2.57	3.00	3.70	8.55	11.84
57	3.00	3.55	4.43	5.38	12.13	17.27	2.44	2.85	3.35	4.13	9.41	13.06
58	3.28	3.91	4.89	5.88	13.24	18.99	2.69	3.14	3.69	4.55	10.26	14.29
59	3.57	4.26	5.34	6.39	14.35	20.70	2.93	3.42	4.04	4.98	11.12	15.51
60	3.86	4.62	5.79	6.90	15.46	22.42	3.18	3.71	4.38	5.40	11.98	16.73
61	4.45	5.30	6.70	8.03	17.26	25.19	3.64	4.25	5.02	6.19	13.38	19.08
62	5.05	5.98	7.61	9.16	19.05	27.96	4.11	4.80	5.66	6.98	14.77	21.42
63	5.64	6.67	8.52	10.28	20.85	30.72	4.57	5.34	6.29	7.78	16.17	23.77
64	6.24	7.35	9.43	11.41	22.64	33.49	5.04	5.89	6.93	8.57	17.56	26.11
65	6.83	8.03	10.34	12.54	24.44	36.26	5.50	6.43	7.57	9.36	18.96	28.46
66	7.90	9.38	11.76	14.63	27.20	40.96	6.34	7.39	8.69	10.73	20.95	31.68
67	8.96	10.73	13.19	16.72	29.96	45.66	7.18	8.35	9.81	12.11	22.94	34.91
68	10.03	12.08	14.61	18.82	32.71	50.36	8.01	9.32	10.93	13.48	24.93	38.13
69	11.09	13.43	16.04	20.91	35.47	55.06	8.85	10.28	12.05	14.86	26.92	41.36
70	12.16	14.78	17.46	23.00	38.23	59.76	9.69	11.24	13.17	16.23	28.91	44.58
71	15.68	18.71	22.36	27.12	43.94	68.80	11.60	13.24	15.38	18.69	32.52	50.92
72	19.20	22.64	27.26	31.25	47.68	77.09	13.52	15.24	17.60	21.15	36.51	57.96
73	22.73	26.56	32.15	35.37	51.42	88.60	15.43	17.25	19.81	23.61	40.30	64.79
74	26.25	30.49	37.05	39.50	NA	NA	17.35	19.25	22.03	26.07	NA	NA
75	29.77	34.42	41.95	43.62	NA	NA	19.26	21.25	24.24	28.53	NA	NA
76	35.03	40.41	48.44	49.72	NA	NA	22.60	24.89	28.16	32.97	NA	NA
77	40.14	46.43	54.78	55.51	NA	NA	26.20	28.37	32.68	37.96	NA	NA
78	46.88	54.08	62.84	62.84	NA	NA	30.44	32.87	37.90	43.04	NA	NA



Trendsetter® Super 15

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.63	0.73	0.85	1.05	1.45	1.95	0.41	0.49	0.63	0.74	1.15	1.40
19	0.63	0.73	0.85	1.05	1.45	1.95	0.41	0.49	0.63	0.74	1.15	1.40
20	0.63	0.73	0.85	1.05	1.45	1.95	0.41	0.49	0.63	0.74	1.15	1.40
21	0.62	0.71	0.82	1.01	1.45	1.96	0.41	0.49	0.63	0.74	1.15	1.41
22	0.61	0.69	0.79	0.97	1.45	1.97	0.41	0.49	0.63	0.74	1.15	1.42
23	0.59	0.66	0.76	0.93	1.45	1.97	0.41	0.49	0.63	0.74	1.15	1.43
24	0.58	0.64	0.73	0.89	1.45	1.98	0.41	0.49	0.63	0.74	1.15	1.44
25	0.57	0.62	0.70	0.85	1.45	1.99	0.41	0.49	0.63	0.74	1.15	1.45
26	0.54	0.60	0.70	0.85	1.45	1.99	0.40	0.48	0.63	0.74	1.16	1.46
27	0.52	0.58	0.70	0.85	1.45	1.99	0.39	0.48	0.63	0.73	1.17	1.47
28	0.49	0.56	0.69	0.84	1.44	1.98	0.39	0.47	0.64	0.73	1.19	1.49
29	0.47	0.54	0.69	0.84	1.44	1.98	0.38	0.47	0.64	0.72	1.20	1.50
30	0.44	0.52	0.69	0.84	1.44	1.98	0.37	0.46	0.64	0.72	1.21	1.51
31	0.46	0.54	0.71	0.85	1.50	2.04	0.38	0.47	0.64	0.73	1.25	1.58
32	0.48	0.56	0.72	0.85	1.55	2.10	0.40	0.48	0.64	0.74	1.30	1.65
33	0.50	0.58	0.74	0.86	1.61	2.16	0.41	0.49	0.64	0.74	1.34	1.71
34	0.52	0.60	0.75	0.86	1.66	2.22	0.43	0.50	0.64	0.75	1.39	1.78
35	0.54	0.62	0.77	0.87	1.72	2.28	0.44	0.51	0.64	0.76	1.43	1.85
36	0.58	0.66	0.82	0.93	1.85	2.48	0.47	0.55	0.68	0.82	1.54	2.00
37	0.62	0.71	0.87	1.00	1.99	2.68	0.50	0.59	0.72	0.87	1.64	2.16
38	0.65	0.75	0.91	1.06	2.12	2.88	0.54	0.62	0.77	0.93	1.75	2.31
39	0.69	0.80	0.96	1.13	2.26	3.08	0.57	0.66	0.81	0.98	1.85	2.47
40	0.73	0.84	1.01	1.19	2.39	3.28	0.60	0.70	0.85	1.04	1.96	2.62
41	0.79	0.91	1.10	1.32	2.67	3.63	0.65	0.75	0.93	1.13	2.17	2.90
42	0.85	0.99	1.19	1.44	2.95	3.98	0.69	0.81	1.01	1.21	2.38	3.18
43	0.91	1.06	1.27	1.57	3.23	4.34	0.74	0.86	1.10	1.30	2.58	3.45
44	0.97	1.14	1.36	1.69	3.51	4.69	0.78	0.92	1.18	1.38	2.79	3.73
45	1.03	1.21	1.45	1.82	3.79	5.04	0.83	0.97	1.26	1.47	3.00	4.01
46	1.12	1.32	1.60	2.00	4.20	5.64	0.90	1.06	1.36	1.59	3.31	4.44
47	1.21	1.43	1.75	2.18	4.61	6.24	0.97	1.14	1.46	1.71	3.62	4.87
48	1.31	1.55	1.89	2.37	5.01	6.83	1.04	1.23	1.56	1.84	3.92	5.31



Trendsetter® Super 15

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.40	1.66	2.04	2.55	5.42	7.43	1.11	1.31	1.66	1.96	4.23	5.74
50	1.49	1.77	2.19	2.73	5.83	8.03	1.18	1.40	1.76	2.08	4.54	6.17
51	1.67	1.99	2.47	3.06	6.52	8.96	1.32	1.57	1.94	2.31	5.07	6.89
52	1.85	2.20	2.75	3.38	7.21	9.89	1.46	1.74	2.11	2.54	5.60	7.61
53	2.03	2.42	3.02	3.71	7.89	10.83	1.59	1.91	2.29	2.78	6.13	8.33
54	2.21	2.63	3.30	4.03	8.58	11.76	1.73	2.08	2.46	3.01	6.66	9.05
55	2.39	2.85	3.58	4.36	9.27	12.69	1.87	2.25	2.64	3.24	7.19	9.77
56	2.68	3.20	4.02	4.91	10.30	14.12	2.13	2.54	2.98	3.66	7.98	10.87
57	2.98	3.56	4.46	5.46	11.33	15.55	2.39	2.83	3.32	4.08	8.78	11.97
58	3.27	3.91	4.91	6.01	12.37	16.99	2.65	3.11	3.65	4.49	9.57	13.08
59	3.57	4.27	5.35	6.56	13.40	18.42	2.91	3.40	3.99	4.91	10.37	14.18
60	3.86	4.62	5.79	7.11	14.43	19.85	3.17	3.69	4.33	5.33	11.16	15.28
61	4.45	5.29	6.75	8.20	16.09	22.15	3.63	4.23	4.96	6.11	12.45	17.09
62	5.04	5.96	7.70	9.28	17.75	24.45	4.09	4.77	5.59	6.89	13.74	18.90
63	5.62	6.64	8.66	10.37	19.40	26.75	4.56	5.30	6.22	7.66	15.04	20.70
64	6.21	7.31	9.61	11.45	21.06	29.05	5.02	5.84	6.85	8.44	16.33	22.51
65	6.80	7.98	10.57	12.54	22.72	31.35	5.48	6.38	7.48	9.22	17.62	24.32
66	7.88	9.34	12.06	14.63	25.43	34.51	6.26	7.28	8.53	10.49	19.27	26.61
67	8.95	10.70	13.54	16.72	28.15	37.67	7.04	8.19	9.57	11.77	20.93	28.90
68	10.03	12.06	15.03	18.82	30.86	40.83	7.83	9.09	10.62	13.04	22.58	31.20
69	11.10	13.42	16.51	20.91	33.58	43.99	8.61	10.00	11.66	14.32	24.24	33.49
70	12.18	14.78	18.00	23.00	36.29	47.15	9.39	10.90	12.71	15.59	25.89	35.78
71	15.70	18.71	22.79	27.12	41.71	54.28	11.06	12.70	15.02	17.78	29.12	40.87
72	19.22	22.64	27.58	31.25	45.26	60.82	12.74	14.50	17.32	19.97	32.69	46.52
73	22.73	26.56	32.37	35.37	48.81	69.90	14.41	16.29	19.63	22.16	36.08	52.00
74	26.25	30.49	37.16	39.50	NA	NA	16.09	18.09	21.93	24.35	NA	NA
75	29.77	34.42	41.95	43.62	NA	NA	17.76	19.89	24.24	26.54	NA	NA
76	35.03	40.41	48.44	49.72	NA	NA	20.84	23.30	28.16	30.67	NA	NA
77	40.14	46.43	54.78	55.51	NA	NA	24.16	26.56	32.68	35.31	NA	NA
78	46.88	54.08	62.84	62.84	NA	NA	28.07	30.77	37.90	40.04	NA	NA

Trendsetter® Super 15

NEW YORK ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.54	0.67	0.79	0.96	1.66	2.16	0.46	0.55	0.70	0.83	1.23	1.56
19	0.54	0.67	0.79	0.96	1.66	2.16	0.46	0.55	0.70	0.83	1.23	1.56
20	0.54	0.67	0.79	0.96	1.66	2.16	0.46	0.55	0.70	0.83	1.23	1.56
21	0.54	0.67	0.79	0.96	1.66	2.17	0.46	0.55	0.70	0.83	1.24	1.57
22	0.54	0.67	0.79	0.96	1.66	2.18	0.46	0.55	0.70	0.83	1.25	1.60
23	0.54	0.67	0.79	0.96	1.66	2.19	0.46	0.55	0.70	0.83	1.27	1.61
24	0.54	0.67	0.79	0.96	1.67	2.20	0.46	0.55	0.70	0.83	1.28	1.62
25	0.54	0.67	0.79	0.96	1.67	2.20	0.46	0.55	0.70	0.83	1.28	1.62
26	0.54	0.67	0.79	0.96	1.67	2.20	0.46	0.55	0.70	0.83	1.28	1.62
27	0.54	0.67	0.79	0.96	1.67	2.21	0.46	0.55	0.70	0.84	1.30	1.64
28	0.54	0.67	0.79	0.96	1.67	2.22	0.46	0.55	0.70	0.85	1.32	1.66
29	0.54	0.67	0.80	0.96	1.68	2.23	0.46	0.56	0.70	0.85	1.34	1.68
30	0.54	0.68	0.81	0.97	1.69	2.24	0.46	0.56	0.72	0.85	1.34	1.68
31	0.56	0.70	0.84	0.98	1.73	2.29	0.47	0.57	0.74	0.86	1.39	1.74
32	0.58	0.73	0.85	1.00	1.78	2.34	0.48	0.58	0.76	0.87	1.43	1.82
33	0.59	0.74	0.86	1.02	1.84	2.42	0.50	0.59	0.78	0.89	1.47	1.89
34	0.61	0.75	0.88	1.05	1.90	2.51	0.51	0.62	0.80	0.92	1.53	1.98
35	0.62	0.75	0.90	1.08	1.98	2.61	0.53	0.64	0.84	0.95	1.60	2.09
36	0.65	0.79	0.96	1.14	2.10	2.77	0.56	0.67	0.88	1.01	1.69	2.23
37	0.68	0.84	1.01	1.21	2.23	2.95	0.59	0.70	0.92	1.08	1.82	2.40
38	0.72	0.88	1.09	1.30	2.39	3.18	0.63	0.74	0.98	1.16	1.94	2.57
39	0.75	0.95	1.17	1.39	2.55	3.41	0.66	0.77	1.03	1.24	2.06	2.76
40	0.78	1.00	1.25	1.49	2.74	3.69	0.70	0.81	1.09	1.34	2.17	2.94
41	0.86	1.09	1.38	1.63	3.06	4.09	0.76	0.88	1.18	1.47	2.37	3.19
42	0.96	1.20	1.52	1.78	3.43	4.55	0.83	0.95	1.28	1.63	2.59	3.49
43	1.06	1.31	1.66	1.94	3.81	5.01	0.89	1.01	1.38	1.78	2.83	3.81
44	1.13	1.40	1.79	2.09	4.17	5.45	0.96	1.09	1.46	1.91	3.09	4.14
45	1.22	1.50	1.91	2.23	4.55	5.86	1.00	1.17	1.55	2.01	3.37	4.49
46	1.35	1.61	2.07	2.41	4.96	6.40	1.09	1.28	1.69	2.19	3.67	4.94
47	1.49	1.74	2.22	2.61	5.38	6.95	1.18	1.39	1.84	2.38	3.98	5.40
48	1.62	1.87	2.38	2.82	5.87	7.50	1.28	1.50	1.98	2.56	4.30	5.87



Trendsetter® Super 15

NEW YORK ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.74	2.01	2.53	3.05	6.41	8.05	1.38	1.61	2.12	2.72	4.62	6.35
50	1.87	2.18	2.67	3.31	7.02	8.58	1.44	1.71	2.23	2.84	4.88	6.79
51	2.06	2.41	2.94	3.64	7.70	9.46	1.55	1.84	2.40	3.05	5.27	7.33
52	2.23	2.71	3.20	3.98	8.39	10.35	1.66	1.97	2.56	3.26	5.65	7.87
53	2.41	2.99	3.47	4.33	9.14	11.34	1.79	2.12	2.74	3.47	6.05	8.42
54	2.59	3.26	3.75	4.73	9.97	12.42	1.94	2.29	2.96	3.70	6.49	9.11
55	2.79	3.52	4.11	5.21	10.79	13.51	2.09	2.48	3.18	3.99	7.10	9.87
56	3.07	3.84	4.53	5.75	11.65	14.59	2.27	2.68	3.49	4.36	7.70	10.64
57	3.39	4.19	5.02	6.35	12.62	15.84	2.46	2.93	3.83	4.76	8.31	11.50
58	3.73	4.57	5.54	7.00	13.63	17.16	2.67	3.19	4.20	5.20	8.97	12.45
59	4.09	4.97	6.09	7.69	14.71	18.55	2.90	3.48	4.61	5.69	9.72	13.51
60	4.48	5.39	6.71	8.45	15.81	19.97	3.16	3.78	5.07	6.23	10.56	14.65
61	5.06	6.12	7.59	9.45	17.41	21.99	3.47	4.16	5.63	6.90	11.51	16.16
62	5.64	6.84	8.48	10.47	19.01	24.00	3.77	4.53	6.19	7.62	12.49	17.70
63	6.34	7.68	9.52	11.65	20.78	26.24	4.10	4.92	6.75	8.40	13.53	19.37
64	7.14	8.66	10.73	13.02	23.02	29.07	4.49	5.38	7.44	9.32	14.76	21.32
65	8.07	9.79	12.11	14.60	25.39	32.05	4.87	5.85	8.16	10.27	16.03	23.36
66	9.15	11.18	13.75	16.51	28.48	36.26	5.45	6.52	9.05	11.34	17.79	26.18
67	10.36	12.75	15.61	18.69	31.91	40.98	6.14	7.34	9.99	12.62	19.84	29.28
68	11.86	14.67	17.90	21.35	35.85	46.39	7.00	8.33	11.10	13.89	21.92	32.88
69	13.35	16.60	20.20	24.06	39.79	51.83	8.01	9.52	12.30	15.16	24.41	36.91
70	15.29	19.16	23.19	27.50	44.79	58.74	9.21	10.91	13.85	16.37	27.15	41.38
71	18.39	23.14	27.35	32.10	53.17	68.71	10.93	12.89	15.82	18.22	30.44	47.00
72	21.47	27.10	31.42	36.11	62.78	80.25	12.68	14.92	18.07	20.53	34.07	53.42
73	25.03	31.67	35.75	40.93	73.83	89.64	14.69	17.13	20.79	23.27	38.06	60.41
74	28.71	36.30	40.28	46.55	NA	NA	17.01	19.68	23.76	26.22	NA	NA
75	33.43	41.73	46.38	53.06	NA	NA	19.68	22.67	27.21	29.65	NA	NA
76	39.13	48.80	54.07	61.59	NA	NA	22.81	26.16	31.68	34.24	NA	NA
77	44.83	55.86	61.75	68.61	NA	NA	26.37	29.82	36.69	39.04	NA	NA
78	52.36	64.92	71.49	71.50	NA	NA	30.64	34.54	42.15	44.26	NA	NA



Trendsetter® Super 15

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.53	0.61	0.71	0.89	1.23	1.80	0.28	0.36	0.51	0.60	0.94	1.17
19	0.53	0.61	0.71	0.89	1.23	1.80	0.28	0.36	0.51	0.60	0.94	1.17
20	0.53	0.61	0.71	0.89	1.23	1.80	0.28	0.36	0.51	0.60	0.94	1.17
21	0.51	0.58	0.70	0.85	1.23	1.80	0.28	0.36	0.51	0.60	0.95	1.20
22	0.48	0.55	0.67	0.81	1.23	1.80	0.28	0.36	0.51	0.60	0.97	1.24
23	0.46	0.53	0.64	0.78	1.23	1.81	0.28	0.36	0.51	0.60	0.98	1.27
24	0.43	0.50	0.61	0.74	1.23	1.81	0.28	0.36	0.51	0.60	1.00	1.31
25	0.41	0.47	0.58	0.70	1.23	1.81	0.28	0.36	0.51	0.60	1.01	1.34
26	0.41	0.47	0.58	0.70	1.25	1.83	0.29	0.36	0.52	0.60	1.03	1.36
27	0.41	0.46	0.59	0.71	1.28	1.84	0.29	0.37	0.52	0.61	1.05	1.38
28	0.40	0.46	0.59	0.71	1.30	1.86	0.30	0.37	0.53	0.61	1.06	1.39
29	0.40	0.45	0.60	0.72	1.33	1.87	0.30	0.38	0.53	0.62	1.08	1.41
30	0.40	0.45	0.60	0.72	1.35	1.89	0.31	0.38	0.54	0.62	1.10	1.43
31	0.42	0.47	0.61	0.73	1.39	1.93	0.33	0.39	0.54	0.63	1.13	1.49
32	0.44	0.50	0.62	0.75	1.43	1.97	0.34	0.40	0.54	0.64	1.15	1.55
33	0.45	0.52	0.63	0.76	1.48	2.02	0.36	0.42	0.55	0.65	1.18	1.62
34	0.47	0.55	0.64	0.78	1.52	2.06	0.37	0.43	0.55	0.66	1.20	1.68
35	0.49	0.57	0.65	0.79	1.56	2.10	0.39	0.44	0.55	0.67	1.23	1.74
36	0.52	0.61	0.70	0.85	1.70	2.30	0.42	0.48	0.59	0.72	1.35	1.89
37	0.55	0.65	0.75	0.91	1.84	2.50	0.44	0.51	0.63	0.77	1.48	2.04
38	0.59	0.68	0.80	0.98	1.99	2.69	0.47	0.55	0.68	0.83	1.60	2.20
39	0.62	0.72	0.85	1.04	2.13	2.89	0.49	0.58	0.72	0.88	1.73	2.35
40	0.65	0.76	0.90	1.10	2.27	3.09	0.52	0.62	0.76	0.93	1.85	2.50
41	0.71	0.83	0.99	1.22	2.54	3.48	0.56	0.67	0.84	1.02	2.06	2.77
42	0.76	0.90	1.08	1.35	2.80	3.87	0.60	0.72	0.92	1.11	2.27	3.05
43	0.82	0.96	1.17	1.47	3.07	4.27	0.65	0.77	1.01	1.20	2.48	3.32
44	0.87	1.03	1.26	1.60	3.33	4.66	0.69	0.82	1.09	1.29	2.69	3.60
45	0.93	1.10	1.35	1.72	3.60	5.05	0.73	0.87	1.17	1.38	2.90	3.87
46	1.02	1.21	1.50	1.90	4.04	5.65	0.80	0.95	1.27	1.50	3.22	4.34
47	1.10	1.32	1.65	2.08	4.47	6.24	0.87	1.04	1.37	1.61	3.54	4.81
48	1.19	1.42	1.80	2.27	4.91	6.84	0.94	1.12	1.47	1.73	3.87	5.27



Trendsetter® Super 15

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.27	1.53	1.95	2.45	5.34	7.43	1.01	1.21	1.57	1.84	4.19	5.74
50	1.36	1.64	2.10	2.63	5.78	8.03	1.08	1.29	1.67	1.96	4.51	6.21
51	1.52	1.85	2.37	2.95	6.46	8.98	1.21	1.44	1.83	2.16	5.03	6.93
52	1.69	2.06	2.64	3.28	7.14	9.93	1.34	1.59	2.00	2.36	5.54	7.65
53	1.85	2.28	2.90	3.60	7.81	10.89	1.47	1.74	2.16	2.56	6.06	8.37
54	2.02	2.49	3.17	3.93	8.49	11.84	1.60	1.89	2.33	2.76	6.57	9.09
55	2.18	2.70	3.44	4.25	9.17	12.79	1.73	2.04	2.49	2.96	7.09	9.81
56	2.45	3.03	3.89	4.75	10.22	14.30	1.96	2.31	2.80	3.36	7.90	10.95
57	2.72	3.37	4.34	5.25	11.26	15.81	2.20	2.58	3.10	3.76	8.71	12.08
58	2.99	3.70	4.80	5.76	12.31	17.32	2.43	2.86	3.41	4.17	9.51	13.22
59	3.26	4.04	5.25	6.26	13.35	18.83	2.67	3.13	3.71	4.57	10.32	14.35
60	3.53	4.37	5.70	6.76	14.40	20.34	2.90	3.40	4.02	4.97	11.13	15.49
61	4.11	5.06	6.60	7.85	16.08	22.87	3.33	3.91	4.62	5.71	12.44	17.51
62	4.68	5.76	7.50	8.94	17.76	25.40	3.77	4.42	5.22	6.46	13.74	19.53
63	5.26	6.45	8.39	10.04	19.45	27.92	4.20	4.94	5.82	7.20	15.05	21.55
64	5.83	7.15	9.29	11.13	21.13	30.45	4.64	5.45	6.42	7.95	16.35	23.57
65	6.41	7.84	10.19	12.22	22.81	32.98	5.07	5.96	7.02	8.69	17.66	25.59
66	7.45	9.19	11.63	14.26	25.48	37.24	5.88	6.87	8.09	10.00	19.53	28.57
67	8.50	10.53	13.07	16.30	28.16	41.50	6.70	7.79	9.15	11.30	21.39	31.55
68	9.54	11.88	14.50	18.33	30.83	45.77	7.51	8.70	10.22	12.61	23.26	34.53
69	10.59	13.22	15.94	20.37	33.51	50.03	8.33	9.62	11.28	13.91	25.12	37.51
70	11.63	14.57	17.38	22.41	36.18	54.29	9.14	10.53	12.35	15.22	26.99	40.49
71	15.14	18.35	22.24	26.60	41.47	62.18	10.94	12.44	14.59	17.50	30.38	46.24
72	18.65	22.13	27.11	30.79	45.26	69.35	12.74	14.36	16.83	19.78	34.15	52.64
73	22.17	25.91	31.97	34.97	48.81	79.37	14.53	16.27	19.08	22.06	37.73	58.83
74	25.68	29.69	36.84	39.16	NA	NA	16.33	18.19	21.32	24.34	NA	NA
75	29.19	33.47	41.70	43.35	NA	NA	18.13	20.10	23.56	26.62	NA	NA
76	34.36	39.34	48.04	49.42	NA	NA	21.32	23.58	27.62	30.70	NA	NA
77	39.39	45.05	53.89	54.92	NA	NA	24.74	26.93	31.95	34.93	NA	NA
78	46.03	52.37	61.31	61.89	NA	NA	28.82	31.22	36.92	39.74	NA	NA



Trendsetter® Super 15

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.55	0.64	0.75	0.94	1.36	1.85	0.34	0.39	0.53	0.66	1.08	1.32
19	0.55	0.64	0.75	0.94	1.36	1.85	0.34	0.39	0.53	0.66	1.08	1.32
20	0.55	0.64	0.75	0.94	1.36	1.85	0.34	0.39	0.53	0.66	1.08	1.32
21	0.53	0.62	0.72	0.90	1.36	1.86	0.34	0.39	0.53	0.66	1.08	1.33
22	0.51	0.60	0.69	0.86	1.36	1.87	0.34	0.39	0.53	0.66	1.08	1.34
23	0.50	0.58	0.67	0.83	1.36	1.87	0.34	0.39	0.53	0.66	1.08	1.36
24	0.48	0.56	0.64	0.79	1.36	1.88	0.34	0.39	0.53	0.66	1.08	1.37
25	0.46	0.54	0.61	0.75	1.36	1.89	0.34	0.39	0.53	0.66	1.08	1.38
26	0.45	0.52	0.61	0.75	1.36	1.89	0.33	0.39	0.53	0.66	1.08	1.39
27	0.43	0.50	0.61	0.74	1.36	1.89	0.32	0.39	0.54	0.66	1.09	1.40
28	0.42	0.48	0.61	0.74	1.35	1.90	0.32	0.38	0.54	0.65	1.09	1.41
29	0.40	0.46	0.61	0.73	1.35	1.90	0.31	0.38	0.55	0.65	1.10	1.42
30	0.39	0.44	0.61	0.73	1.35	1.90	0.30	0.38	0.55	0.65	1.10	1.43
31	0.41	0.46	0.62	0.74	1.39	1.94	0.31	0.39	0.55	0.66	1.13	1.49
32	0.42	0.48	0.63	0.75	1.43	1.98	0.33	0.40	0.55	0.66	1.15	1.55
33	0.44	0.51	0.63	0.75	1.48	2.01	0.34	0.41	0.56	0.67	1.18	1.62
34	0.45	0.53	0.64	0.76	1.52	2.05	0.36	0.42	0.56	0.67	1.20	1.68
35	0.47	0.55	0.65	0.77	1.56	2.09	0.37	0.43	0.56	0.68	1.23	1.74
36	0.50	0.59	0.70	0.84	1.70	2.29	0.40	0.47	0.60	0.74	1.36	1.89
37	0.54	0.63	0.75	0.91	1.84	2.49	0.43	0.51	0.64	0.79	1.48	2.05
38	0.57	0.68	0.80	0.97	1.99	2.69	0.46	0.54	0.69	0.85	1.61	2.20
39	0.61	0.72	0.85	1.04	2.13	2.89	0.49	0.58	0.73	0.90	1.73	2.36
40	0.64	0.76	0.90	1.11	2.27	3.09	0.52	0.62	0.77	0.96	1.86	2.51
41	0.70	0.83	0.99	1.24	2.53	3.45	0.56	0.67	0.85	1.05	2.07	2.78
42	0.75	0.90	1.09	1.36	2.78	3.82	0.60	0.72	0.93	1.13	2.28	3.05
43	0.81	0.96	1.18	1.49	3.04	4.18	0.65	0.77	1.02	1.22	2.48	3.33
44	0.86	1.03	1.28	1.61	3.29	4.55	0.69	0.82	1.10	1.30	2.69	3.60
45	0.92	1.10	1.37	1.74	3.55	4.91	0.73	0.87	1.18	1.39	2.90	3.87
46	1.01	1.21	1.52	1.92	3.93	5.44	0.80	0.95	1.28	1.51	3.16	4.26
47	1.11	1.33	1.67	2.10	4.32	5.96	0.87	1.03	1.38	1.63	3.43	4.64
48	1.20	1.44	1.82	2.29	4.70	6.49	0.93	1.12	1.48	1.75	3.69	5.03



Trendsetter® Super 15

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.30	1.56	1.97	2.47	5.09	7.01	1.00	1.20	1.58	1.87	3.96	5.41
50	1.39	1.67	2.12	2.65	5.47	7.54	1.07	1.28	1.68	1.99	4.22	5.80
51	1.55	1.89	2.38	2.98	6.12	8.43	1.20	1.43	1.84	2.19	4.72	6.48
52	1.71	2.11	2.65	3.30	6.77	9.32	1.32	1.59	2.01	2.39	5.22	7.16
53	1.88	2.32	2.91	3.63	7.43	10.20	1.45	1.74	2.17	2.59	5.73	7.84
54	2.04	2.54	3.18	3.95	8.08	11.09	1.57	1.90	2.34	2.79	6.23	8.52
55	2.20	2.76	3.44	4.28	8.73	11.98	1.70	2.05	2.50	2.99	6.73	9.20
56	2.48	3.09	3.90	4.78	9.72	13.35	1.95	2.32	2.81	3.39	7.49	10.25
57	2.75	3.42	4.35	5.29	10.70	14.72	2.20	2.60	3.12	3.78	8.25	11.30
58	3.03	3.74	4.81	5.79	11.69	16.09	2.44	2.87	3.42	4.18	9.01	12.36
59	3.30	4.07	5.26	6.30	12.67	17.46	2.69	3.15	3.73	4.57	9.77	13.41
60	3.58	4.40	5.72	6.80	13.66	18.83	2.94	3.42	4.04	4.97	10.53	14.46
61	4.17	5.09	6.61	7.93	15.24	21.02	3.38	3.93	4.64	5.71	11.76	16.18
62	4.77	5.78	7.51	9.06	16.82	23.22	3.81	4.45	5.24	6.45	12.99	17.90
63	5.36	6.46	8.40	10.19	18.40	25.41	4.25	4.96	5.83	7.20	14.22	19.62
64	5.96	7.15	9.30	11.32	19.98	27.61	4.68	5.48	6.43	7.94	15.45	21.34
65	6.55	7.84	10.19	12.45	21.56	29.80	5.12	5.99	7.03	8.68	16.68	23.06
66	7.66	9.21	11.73	14.53	24.48	32.82	5.87	6.86	8.09	9.90	18.26	25.25
67	8.78	10.57	13.27	16.61	27.41	35.83	6.62	7.73	9.15	11.13	19.85	27.44
68	9.89	11.94	14.81	18.69	30.33	38.85	7.38	8.59	10.22	12.35	21.43	29.64
69	11.01	13.30	16.35	20.77	33.26	41.86	8.13	9.46	11.28	13.58	23.02	31.83
70	12.12	14.67	17.89	22.85	36.18	44.88	8.88	10.33	12.34	14.80	24.60	34.02
71	15.53	18.43	22.68	26.97	41.47	51.40	10.49	12.20	14.58	17.10	27.69	38.85
72	18.95	22.19	27.47	31.10	45.26	57.33	12.09	14.07	16.83	19.41	31.13	44.23
73	22.36	25.95	32.26	35.22	48.81	65.61	13.70	15.93	19.07	21.71	34.39	49.43
74	25.78	29.71	37.05	39.35	NA	NA	15.30	17.80	21.32	24.02	NA	NA
75	29.19	33.47	41.84	43.47	NA	NA	16.91	19.67	23.56	26.32	NA	NA
76	34.36	39.34	48.20	49.56	NA	NA	19.89	23.08	27.62	30.35	NA	NA
77	39.39	45.05	54.07	55.08	NA	NA	23.08	26.36	31.95	34.53	NA	NA
78	46.03	52.37	61.51	62.07	NA	NA	26.89	30.56	36.92	39.28	NA	NA



Trendsetter® Super 15

NEW YORK ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.47	0.61	0.69	0.85	1.53	2.05	0.39	0.48	0.59	0.75	1.17	1.49
19	0.47	0.61	0.69	0.85	1.53	2.05	0.39	0.48	0.59	0.75	1.17	1.49
20	0.47	0.61	0.69	0.85	1.53	2.05	0.39	0.48	0.59	0.75	1.17	1.49
21	0.47	0.61	0.69	0.85	1.53	2.06	0.39	0.48	0.59	0.75	1.18	1.50
22	0.47	0.61	0.69	0.85	1.53	2.07	0.39	0.48	0.59	0.75	1.19	1.52
23	0.47	0.61	0.69	0.85	1.54	2.08	0.39	0.48	0.59	0.75	1.20	1.54
24	0.47	0.61	0.69	0.85	1.55	2.09	0.39	0.48	0.59	0.75	1.21	1.55
25	0.47	0.61	0.69	0.85	1.55	2.09	0.39	0.48	0.59	0.75	1.21	1.55
26	0.47	0.61	0.69	0.85	1.55	2.09	0.39	0.48	0.59	0.75	1.21	1.55
27	0.47	0.61	0.69	0.85	1.55	2.09	0.39	0.48	0.61	0.75	1.23	1.57
28	0.47	0.61	0.69	0.85	1.56	2.10	0.39	0.48	0.61	0.75	1.25	1.60
29	0.47	0.62	0.69	0.86	1.57	2.11	0.39	0.48	0.61	0.76	1.28	1.62
30	0.47	0.62	0.70	0.86	1.58	2.12	0.39	0.50	0.62	0.77	1.29	1.62
31	0.48	0.64	0.73	0.88	1.63	2.15	0.40	0.51	0.63	0.79	1.32	1.67
32	0.48	0.65	0.74	0.90	1.67	2.17	0.41	0.52	0.65	0.81	1.36	1.74
33	0.50	0.66	0.75	0.92	1.75	2.22	0.42	0.53	0.67	0.84	1.41	1.82
34	0.52	0.67	0.77	0.96	1.84	2.29	0.43	0.55	0.69	0.86	1.47	1.89
35	0.53	0.68	0.79	0.99	1.91	2.35	0.45	0.57	0.72	0.90	1.53	1.99
36	0.56	0.72	0.85	1.06	2.04	2.52	0.48	0.61	0.76	0.96	1.64	2.13
37	0.59	0.75	0.90	1.12	2.16	2.70	0.52	0.64	0.80	1.01	1.75	2.31
38	0.63	0.79	0.96	1.20	2.31	2.92	0.55	0.67	0.85	1.08	1.88	2.49
39	0.66	0.85	1.03	1.30	2.48	3.16	0.58	0.70	0.89	1.14	2.01	2.66
40	0.70	0.89	1.11	1.39	2.66	3.42	0.61	0.73	0.95	1.22	2.11	2.85
41	0.78	0.98	1.23	1.54	3.01	3.87	0.66	0.79	1.05	1.35	2.33	3.14
42	0.87	1.07	1.36	1.71	3.37	4.35	0.72	0.86	1.14	1.49	2.55	3.42
43	0.96	1.16	1.50	1.87	3.72	4.82	0.77	0.92	1.24	1.62	2.77	3.71
44	1.05	1.25	1.62	2.04	4.07	5.29	0.83	0.99	1.34	1.75	3.01	4.00
45	1.13	1.36	1.74	2.20	4.43	5.78	0.88	1.06	1.44	1.86	3.26	4.32
46	1.24	1.50	1.87	2.38	4.85	6.31	0.97	1.16	1.58	2.04	3.55	4.77
47	1.35	1.63	2.01	2.55	5.27	6.86	1.06	1.25	1.74	2.22	3.87	5.25
48	1.46	1.76	2.19	2.73	5.74	7.41	1.14	1.36	1.89	2.41	4.19	5.73



Trendsetter® Super 15

NEW YORK ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.57	1.89	2.37	2.90	6.29	7.96	1.23	1.47	2.00	2.55	4.50	6.22
50	1.72	2.06	2.54	3.12	6.90	8.53	1.31	1.55	2.08	2.66	4.76	6.67
51	1.89	2.29	2.81	3.47	7.57	9.35	1.41	1.67	2.23	2.86	5.16	7.21
52	2.07	2.52	3.07	3.81	8.28	10.21	1.51	1.80	2.39	3.06	5.56	7.74
53	2.24	2.75	3.38	4.18	9.04	11.14	1.63	1.95	2.55	3.26	5.96	8.31
54	2.45	3.01	3.70	4.60	9.88	12.18	1.75	2.10	2.72	3.48	6.40	8.99
55	2.70	3.34	4.09	5.10	10.73	13.20	1.88	2.27	2.95	3.75	7.02	9.74
56	2.98	3.69	4.50	5.65	11.57	14.23	2.04	2.46	3.22	4.11	7.65	10.52
57	3.27	4.03	4.97	6.20	12.53	15.50	2.20	2.68	3.53	4.50	8.28	11.37
58	3.58	4.38	5.47	6.77	13.55	16.79	2.39	2.92	3.88	4.94	8.92	12.32
59	3.91	4.77	6.02	7.34	14.61	18.15	2.59	3.18	4.26	5.41	9.66	13.40
60	4.27	5.20	6.60	8.01	15.71	19.55	2.81	3.47	4.68	5.94	10.51	14.55
61	4.84	5.91	7.48	9.06	17.29	21.64	3.15	3.85	5.21	6.58	11.45	16.08
62	5.41	6.61	8.36	10.12	18.87	23.71	3.49	4.26	5.76	7.25	12.40	17.62
63	6.08	7.44	9.38	11.35	20.63	25.94	3.84	4.69	6.31	7.96	13.40	19.29
64	6.85	8.40	10.58	12.79	22.86	28.81	4.26	5.20	6.89	8.81	14.59	21.29
65	7.76	9.53	11.96	14.44	25.20	31.83	4.71	5.73	7.55	9.68	15.81	23.30
66	8.78	10.88	13.52	16.19	28.28	36.05	5.25	6.38	8.36	10.73	17.56	26.11
67	9.96	12.41	15.30	18.15	31.71	40.78	5.91	7.17	9.36	11.99	19.62	29.22
68	11.37	14.28	17.47	20.55	35.66	46.21	6.70	8.14	10.57	13.26	21.73	32.80
69	12.79	16.15	19.64	22.95	39.60	51.69	7.65	9.28	12.01	14.53	24.23	36.84
70	14.65	18.61	22.46	26.00	44.62	58.65	8.76	10.64	13.72	16.17	26.99	41.32
71	17.70	22.52	26.49	30.58	52.94	68.61	10.51	12.61	15.62	17.97	30.26	46.94
72	20.83	26.40	30.48	34.96	62.50	80.12	12.25	14.61	17.83	20.21	33.85	53.34
73	24.42	30.84	35.11	39.75	73.50	89.63	14.26	16.81	20.47	22.89	37.82	60.32
74	28.17	35.38	39.85	45.68	NA	NA	16.58	19.34	23.35	25.77	NA	NA
75	33.09	40.79	46.26	52.86	NA	NA	19.27	22.31	26.72	29.10	NA	NA
76	38.75	47.71	53.92	61.50	NA	NA	22.43	25.77	31.04	33.55	NA	NA
77	44.42	54.63	61.59	68.51	NA	NA	26.03	29.43	36.08	38.17	NA	NA
78	51.91	63.50	71.41	71.49	NA	NA	30.33	34.12	41.73	43.43	NA	NA



Trendsetter[®] Super 15

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.48	0.55	0.66	0.81	1.17	1.64	0.24	0.33	0.47	0.54	0.88	1.09
19	0.48	0.55	0.66	0.81	1.17	1.64	0.24	0.33	0.47	0.54	0.88	1.09
20	0.48	0.55	0.66	0.81	1.17	1.64	0.24	0.33	0.47	0.54	0.88	1.09
21	0.46	0.53	0.65	0.78	1.17	1.65	0.24	0.33	0.47	0.54	0.89	1.11
22	0.44	0.50	0.61	0.75	1.17	1.65	0.24	0.33	0.47	0.54	0.91	1.13
23	0.42	0.48	0.59	0.71	1.17	1.66	0.25	0.33	0.47	0.54	0.92	1.15
24	0.40	0.45	0.57	0.68	1.17	1.66	0.25	0.33	0.47	0.54	0.94	1.17
25	0.38	0.43	0.55	0.65	1.17	1.67	0.25	0.33	0.47	0.54	0.95	1.19
26	0.38	0.43	0.55	0.65	1.19	1.70	0.26	0.33	0.47	0.55	0.96	1.22
27	0.38	0.43	0.55	0.65	1.21	1.73	0.26	0.33	0.47	0.55	0.97	1.26
28	0.37	0.42	0.56	0.65	1.24	1.77	0.27	0.33	0.48	0.56	0.97	1.29
29	0.37	0.42	0.56	0.65	1.26	1.80	0.27	0.33	0.48	0.56	0.98	1.33
30	0.37	0.42	0.56	0.65	1.28	1.83	0.28	0.33	0.48	0.57	0.99	1.36
31	0.39	0.44	0.57	0.67	1.32	1.87	0.30	0.34	0.48	0.58	1.01	1.40
32	0.40	0.46	0.58	0.69	1.36	1.91	0.31	0.36	0.49	0.59	1.04	1.45
33	0.42	0.48	0.58	0.70	1.40	1.95	0.33	0.37	0.49	0.60	1.06	1.49
34	0.43	0.50	0.59	0.72	1.44	1.99	0.34	0.39	0.50	0.61	1.09	1.54
35	0.45	0.52	0.60	0.74	1.48	2.03	0.36	0.40	0.50	0.62	1.11	1.58
36	0.48	0.56	0.65	0.80	1.62	2.22	0.38	0.43	0.54	0.67	1.22	1.75
37	0.51	0.60	0.70	0.86	1.76	2.42	0.41	0.47	0.58	0.72	1.34	1.92
38	0.55	0.64	0.74	0.92	1.91	2.61	0.43	0.50	0.61	0.78	1.45	2.08
39	0.58	0.68	0.79	0.98	2.05	2.81	0.46	0.54	0.65	0.83	1.57	2.25
40	0.61	0.72	0.84	1.04	2.19	3.00	0.48	0.57	0.69	0.88	1.68	2.42
41	0.66	0.78	0.93	1.15	2.44	3.36	0.52	0.62	0.77	0.96	1.88	2.68
42	0.71	0.84	1.02	1.26	2.69	3.73	0.56	0.67	0.86	1.05	2.09	2.93
43	0.77	0.91	1.10	1.38	2.94	4.09	0.60	0.71	0.94	1.13	2.29	3.19
44	0.82	0.97	1.19	1.49	3.19	4.46	0.64	0.76	1.03	1.22	2.50	3.44
45	0.87	1.03	1.28	1.60	3.44	4.82	0.68	0.81	1.11	1.30	2.70	3.70
46	0.95	1.14	1.42	1.76	3.85	5.39	0.74	0.89	1.20	1.41	3.02	4.14
47	1.03	1.24	1.56	1.93	4.26	5.95	0.81	0.97	1.29	1.52	3.33	4.58
48	1.11	1.35	1.71	2.09	4.68	6.52	0.87	1.05	1.39	1.64	3.65	5.02



Trendsetter® Super 15

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.19	1.45	1.85	2.26	5.09	7.08	0.94	1.13	1.48	1.75	3.96	5.46
50	1.27	1.56	1.99	2.42	5.50	7.65	1.00	1.21	1.57	1.86	4.28	5.90
51	1.42	1.77	2.24	2.72	6.15	8.56	1.12	1.35	1.74	2.04	4.77	6.59
52	1.57	1.98	2.50	3.01	6.79	9.47	1.24	1.49	1.91	2.23	5.26	7.28
53	1.73	2.20	2.75	3.31	7.44	10.37	1.37	1.62	2.08	2.41	5.76	7.96
54	1.88	2.41	3.01	3.60	8.08	11.28	1.49	1.76	2.25	2.60	6.25	8.65
55	2.03	2.62	3.26	3.90	8.73	12.19	1.61	1.90	2.42	2.78	6.74	9.34
56	2.30	2.94	3.69	4.38	9.73	13.60	1.83	2.16	2.70	3.17	7.51	10.43
57	2.57	3.26	4.12	4.85	10.74	15.01	2.05	2.42	2.97	3.55	8.29	11.52
58	2.84	3.59	4.56	5.33	11.74	16.43	2.27	2.69	3.25	3.94	9.06	12.60
59	3.11	3.91	4.99	5.80	12.75	17.84	2.49	2.95	3.52	4.32	9.84	13.69
60	3.38	4.23	5.42	6.28	13.75	19.25	2.71	3.21	3.80	4.71	10.61	14.78
61	3.89	4.92	6.29	7.25	15.34	21.58	3.11	3.68	4.36	5.40	11.84	16.61
62	4.40	5.62	7.16	8.23	16.93	23.91	3.51	4.15	4.92	6.09	13.07	18.43
63	4.92	6.31	8.04	9.20	18.51	26.25	3.92	4.63	5.47	6.79	14.29	20.26
64	5.43	7.01	8.91	10.18	20.10	28.58	4.32	5.10	6.03	7.48	15.52	22.08
65	5.94	7.70	9.78	11.15	21.69	30.91	4.72	5.57	6.59	8.17	16.75	23.91
66	7.05	9.02	11.26	13.22	24.16	34.93	5.54	6.45	7.61	9.42	18.54	26.73
67	8.16	10.33	12.74	15.29	26.63	38.95	6.35	7.33	8.63	10.67	20.32	29.55
68	9.27	11.65	14.23	17.37	29.10	42.98	7.17	8.20	9.65	11.93	22.11	32.36
69	10.38	12.96	15.71	19.44	31.57	47.00	7.98	9.08	10.67	13.18	23.89	35.18
70	11.49	14.28	17.19	21.51	34.04	51.02	8.80	9.96	11.69	14.43	25.68	38.00
71	14.99	18.10	21.95	25.74	39.01	58.42	10.49	11.86	13.92	16.72	28.79	43.53
72	18.48	21.91	26.71	29.97	42.52	65.15	12.18	13.75	16.16	19.01	32.23	49.70
73	21.98	25.73	31.48	34.20	46.02	74.56	13.87	15.65	18.39	21.30	35.48	55.67
74	25.47	29.54	36.24	38.43	NA	NA	15.56	17.54	20.63	23.59	NA	NA
75	28.97	33.36	41.00	42.66	NA	NA	17.25	19.44	22.86	25.88	NA	NA
76	34.13	39.05	47.19	48.36	NA	NA	20.23	22.80	26.66	29.85	NA	NA
77	39.13	44.71	53.22	53.68	NA	NA	23.56	26.05	31.06	34.34	NA	NA
78	45.74	51.99	60.86	60.86	NA	NA	27.47	30.21	36.14	39.06	NA	NA



Trendsetter® Super 15

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.53	0.62	0.73	0.91	1.28	1.79	0.30	0.35	0.49	0.61	0.99	1.26
19	0.53	0.62	0.73	0.91	1.28	1.79	0.30	0.35	0.49	0.61	0.99	1.26
20	0.53	0.62	0.73	0.91	1.28	1.79	0.30	0.35	0.49	0.61	0.99	1.26
21	0.50	0.58	0.70	0.86	1.28	1.80	0.30	0.35	0.49	0.61	0.99	1.27
22	0.47	0.55	0.67	0.81	1.28	1.81	0.30	0.35	0.49	0.61	0.99	1.28
23	0.45	0.51	0.63	0.77	1.28	1.81	0.30	0.35	0.49	0.61	0.99	1.30
24	0.42	0.48	0.60	0.72	1.28	1.82	0.30	0.35	0.49	0.61	0.99	1.31
25	0.39	0.44	0.57	0.67	1.28	1.83	0.30	0.35	0.49	0.61	0.99	1.32
26	0.38	0.44	0.57	0.67	1.28	1.83	0.29	0.35	0.49	0.61	0.99	1.33
27	0.38	0.43	0.57	0.67	1.28	1.83	0.29	0.35	0.49	0.61	0.99	1.34
28	0.37	0.43	0.57	0.67	1.28	1.83	0.28	0.34	0.49	0.60	0.99	1.34
29	0.37	0.42	0.57	0.67	1.28	1.83	0.28	0.34	0.49	0.60	0.99	1.35
30	0.36	0.42	0.57	0.67	1.28	1.83	0.27	0.34	0.49	0.60	0.99	1.36
31	0.38	0.44	0.58	0.68	1.32	1.87	0.28	0.35	0.49	0.61	1.01	1.40
32	0.39	0.46	0.58	0.69	1.36	1.91	0.30	0.36	0.50	0.61	1.04	1.45
33	0.41	0.47	0.59	0.70	1.40	1.94	0.31	0.38	0.50	0.62	1.06	1.49
34	0.42	0.49	0.59	0.71	1.44	1.98	0.33	0.39	0.51	0.62	1.09	1.54
35	0.44	0.51	0.60	0.72	1.48	2.02	0.34	0.40	0.51	0.63	1.11	1.58
36	0.47	0.55	0.65	0.78	1.62	2.21	0.37	0.43	0.55	0.68	1.22	1.75
37	0.50	0.59	0.70	0.85	1.76	2.40	0.40	0.47	0.59	0.73	1.34	1.92
38	0.54	0.63	0.75	0.91	1.91	2.60	0.42	0.50	0.62	0.79	1.45	2.08
39	0.57	0.67	0.80	0.98	2.05	2.79	0.45	0.54	0.66	0.84	1.57	2.25
40	0.60	0.71	0.85	1.04	2.19	2.98	0.48	0.57	0.70	0.89	1.68	2.42
41	0.65	0.77	0.94	1.16	2.44	3.35	0.52	0.62	0.78	0.98	1.89	2.68
42	0.70	0.84	1.03	1.27	2.69	3.72	0.56	0.67	0.87	1.06	2.10	2.93
43	0.76	0.90	1.11	1.39	2.94	4.08	0.60	0.71	0.95	1.15	2.31	3.19
44	0.81	0.97	1.20	1.50	3.19	4.45	0.64	0.76	1.04	1.23	2.52	3.44
45	0.86	1.03	1.29	1.62	3.44	4.82	0.68	0.81	1.12	1.32	2.73	3.70
46	0.95	1.15	1.44	1.80	3.80	5.30	0.75	0.89	1.21	1.43	3.00	4.10
47	1.04	1.27	1.59	1.98	4.16	5.77	0.81	0.97	1.30	1.55	3.26	4.49
48	1.12	1.39	1.74	2.16	4.51	6.25	0.88	1.05	1.40	1.66	3.53	4.89



Trendsetter® Super 15

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.21	1.51	1.89	2.34	4.87	6.72	0.94	1.13	1.49	1.78	3.79	5.28
50	1.30	1.63	2.04	2.52	5.23	7.20	1.01	1.21	1.58	1.89	4.06	5.68
51	1.45	1.85	2.29	2.82	5.85	8.05	1.13	1.35	1.75	2.08	4.53	6.30
52	1.60	2.06	2.53	3.12	6.47	8.90	1.24	1.49	1.92	2.26	5.00	6.91
53	1.76	2.28	2.78	3.41	7.08	9.74	1.36	1.64	2.09	2.45	5.47	7.53
54	1.91	2.49	3.02	3.71	7.70	10.59	1.47	1.78	2.26	2.63	5.94	8.14
55	2.06	2.71	3.27	4.01	8.32	11.44	1.59	1.92	2.43	2.82	6.41	8.76
56	2.33	3.03	3.70	4.47	9.27	12.75	1.82	2.18	2.71	3.20	7.14	9.77
57	2.61	3.34	4.14	4.93	10.22	14.07	2.06	2.44	2.99	3.58	7.87	10.78
58	2.88	3.66	4.57	5.38	11.17	15.38	2.29	2.71	3.26	3.95	8.60	11.80
59	3.16	3.97	5.01	5.84	12.12	16.70	2.53	2.97	3.54	4.33	9.33	12.81
60	3.43	4.29	5.44	6.30	13.07	18.01	2.76	3.23	3.82	4.71	10.06	13.82
61	3.94	4.99	6.31	7.33	14.56	20.08	3.16	3.70	4.38	5.40	11.22	15.43
62	4.45	5.68	7.18	8.35	16.05	22.16	3.56	4.18	4.93	6.09	12.37	17.04
63	4.97	6.38	8.04	9.38	17.55	24.23	3.96	4.65	5.49	6.79	13.53	18.66
64	5.48	7.07	8.91	10.40	19.04	26.31	4.36	5.13	6.04	7.48	14.68	20.27
65	5.99	7.77	9.78	11.43	20.53	28.38	4.76	5.60	6.60	8.17	15.84	21.88
66	7.12	9.08	11.26	13.47	23.23	31.37	5.48	6.43	7.60	9.34	17.36	23.96
67	8.25	10.39	12.74	15.51	25.92	34.37	6.21	7.27	8.59	10.51	18.88	26.04
68	9.38	11.71	14.23	17.56	28.62	37.36	6.93	8.10	9.59	11.69	20.41	28.13
69	10.51	13.02	15.71	19.60	31.31	40.36	7.66	8.94	10.58	12.86	21.93	30.21
70	11.64	14.33	17.19	21.64	34.01	43.35	8.38	9.77	11.58	14.03	23.45	32.29
71	15.11	18.14	21.95	25.84	38.98	49.64	9.92	11.70	13.84	16.42	26.29	36.99
72	18.57	21.94	26.71	30.05	42.49	55.36	11.45	13.64	16.09	18.81	29.43	42.23
73	22.04	25.75	31.48	34.25	45.99	63.36	12.99	15.57	18.35	21.20	32.40	47.30
74	25.50	29.55	36.24	38.46	NA	NA	14.52	17.51	20.60	23.59	NA	NA
75	28.97	33.36	41.00	42.66	NA	NA	16.06	19.44	22.86	25.98	NA	NA
76	34.13	39.05	47.19	48.36	NA	NA	18.83	22.80	26.66	29.97	NA	NA
77	39.13	44.71	53.22	53.68	NA	NA	21.93	26.05	31.06	34.48	NA	NA
78	45.74	51.99	60.86	60.86	NA	NA	25.57	30.21	36.14	39.22	NA	NA



Trendsetter® Super 15

NEW YORK ONLY

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.41	0.56	0.65	0.79	1.46	1.98	0.34	0.43	0.55	0.72	1.09	1.42
19	0.41	0.56	0.65	0.79	1.46	1.98	0.34	0.43	0.55	0.72	1.09	1.42
20	0.41	0.56	0.65	0.79	1.46	1.98	0.34	0.43	0.55	0.72	1.09	1.42
21	0.41	0.56	0.65	0.79	1.46	1.99	0.34	0.43	0.55	0.72	1.10	1.43
22	0.41	0.56	0.65	0.79	1.46	2.00	0.34	0.43	0.55	0.72	1.11	1.45
23	0.41	0.56	0.65	0.79	1.47	2.01	0.34	0.43	0.55	0.72	1.12	1.47
24	0.41	0.56	0.65	0.79	1.49	2.02	0.34	0.43	0.55	0.72	1.13	1.49
25	0.41	0.56	0.65	0.79	1.49	2.02	0.34	0.43	0.55	0.72	1.13	1.49
26	0.41	0.56	0.65	0.79	1.49	2.02	0.34	0.43	0.55	0.72	1.13	1.49
27	0.41	0.56	0.65	0.79	1.49	2.04	0.34	0.43	0.56	0.73	1.14	1.51
28	0.41	0.56	0.65	0.79	1.49	2.06	0.34	0.43	0.56	0.74	1.16	1.53
29	0.41	0.57	0.65	0.80	1.50	2.08	0.34	0.44	0.56	0.75	1.18	1.55
30	0.41	0.57	0.66	0.80	1.50	2.08	0.34	0.44	0.57	0.75	1.19	1.55
31	0.43	0.58	0.68	0.84	1.53	2.10	0.36	0.45	0.58	0.77	1.22	1.61
32	0.44	0.59	0.70	0.87	1.56	2.13	0.37	0.46	0.61	0.79	1.25	1.66
33	0.45	0.61	0.73	0.90	1.62	2.18	0.39	0.48	0.63	0.81	1.30	1.74
34	0.46	0.62	0.75	0.92	1.69	2.24	0.41	0.51	0.65	0.85	1.35	1.82
35	0.48	0.64	0.76	0.96	1.76	2.31	0.43	0.54	0.68	0.89	1.41	1.91
36	0.52	0.67	0.81	1.02	1.88	2.48	0.46	0.57	0.73	0.95	1.51	2.07
37	0.55	0.70	0.87	1.09	2.00	2.66	0.48	0.61	0.77	1.00	1.63	2.24
38	0.58	0.75	0.92	1.18	2.17	2.89	0.51	0.64	0.81	1.06	1.75	2.42
39	0.63	0.79	1.00	1.27	2.33	3.12	0.54	0.67	0.86	1.11	1.88	2.61
40	0.67	0.84	1.08	1.36	2.53	3.40	0.57	0.70	0.91	1.19	2.01	2.81
41	0.75	0.91	1.20	1.52	2.85	3.84	0.63	0.77	1.00	1.31	2.22	3.09
42	0.84	0.99	1.33	1.67	3.18	4.30	0.68	0.84	1.10	1.43	2.43	3.38
43	0.92	1.09	1.46	1.83	3.51	4.76	0.74	0.90	1.20	1.55	2.63	3.66
44	1.01	1.19	1.60	1.98	3.83	5.23	0.79	0.97	1.28	1.67	2.84	3.96
45	1.09	1.30	1.72	2.15	4.15	5.72	0.84	1.02	1.35	1.74	3.07	4.29
46	1.21	1.43	1.86	2.33	4.61	6.30	0.92	1.12	1.49	1.93	3.39	4.73
47	1.32	1.56	2.00	2.52	5.06	6.85	1.01	1.22	1.62	2.12	3.71	5.17
48	1.42	1.69	2.18	2.71	5.50	7.40	1.10	1.33	1.75	2.32	4.05	5.61



Trendsetter® Super 15

NEW YORK ONLY

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.52	1.83	2.34	2.89	5.95	7.95	1.19	1.44	1.87	2.49	4.39	6.05
50	1.63	1.98	2.53	3.11	6.53	8.48	1.27	1.53	1.95	2.61	4.70	6.45
51	1.82	2.22	2.79	3.45	7.26	9.32	1.38	1.66	2.10	2.81	5.06	6.94
52	2.00	2.46	3.06	3.80	7.99	10.18	1.49	1.79	2.26	3.00	5.42	7.44
53	2.19	2.70	3.37	4.17	8.80	11.11	1.60	1.93	2.41	3.21	5.80	7.93
54	2.40	2.93	3.69	4.59	9.68	12.13	1.74	2.08	2.56	3.42	6.19	8.56
55	2.65	3.26	4.08	5.09	10.56	13.16	1.87	2.26	2.81	3.72	6.75	9.24
56	2.95	3.59	4.49	5.64	11.44	14.18	2.02	2.45	3.07	4.07	7.33	10.08
57	3.25	3.93	4.96	6.19	12.31	15.42	2.19	2.67	3.37	4.47	7.90	11.00
58	3.54	4.29	5.46	6.75	13.16	16.70	2.38	2.90	3.69	4.88	8.46	12.05
59	3.84	4.70	6.01	7.33	13.98	18.03	2.57	3.17	4.05	5.37	9.04	13.22
60	4.19	5.13	6.59	7.99	14.77	19.40	2.79	3.45	4.43	5.89	9.76	14.50
61	4.74	5.81	7.47	9.04	16.36	21.58	3.12	3.80	4.94	6.50	10.77	16.04
62	5.30	6.49	8.35	10.10	17.93	23.67	3.45	4.18	5.47	7.17	11.78	17.58
63	5.96	7.29	9.36	11.32	19.65	25.88	3.82	4.58	6.00	7.90	12.88	19.25
64	6.72	8.23	10.55	12.74	21.84	28.74	4.22	5.05	6.59	8.73	14.20	21.25
65	7.60	9.31	11.92	14.39	24.16	31.76	4.66	5.54	7.25	9.61	15.50	23.23
66	8.62	10.64	13.42	16.14	27.56	35.97	5.20	6.22	8.01	10.59	17.26	25.96
67	9.78	12.14	15.10	18.10	31.37	40.70	5.85	7.03	8.90	11.80	19.20	28.97
68	11.19	13.98	17.17	20.49	35.60	46.13	6.66	8.02	10.01	13.00	21.44	32.45
69	12.60	15.81	19.24	22.89	39.55	51.61	7.59	9.20	11.33	14.48	23.94	36.37
70	14.43	18.27	21.88	25.95	44.55	58.56	8.70	10.60	12.87	16.06	26.69	40.70
71	17.48	22.11	25.97	30.51	52.87	68.51	10.45	12.57	14.82	17.88	29.80	46.16
72	20.61	25.92	30.02	34.90	62.40	80.00	12.20	14.56	17.00	20.06	33.24	52.14
73	24.18	30.28	34.61	39.70	73.39	89.62	14.20	16.76	19.66	22.70	37.05	58.71
74	27.92	34.74	39.37	45.62	NA	NA	16.52	19.28	22.54	25.53	NA	NA
75	32.84	40.10	45.79	52.78	NA	NA	19.22	22.25	25.92	28.79	NA	NA
76	38.48	46.89	53.43	61.41	NA	NA	22.37	25.71	30.29	33.13	NA	NA
77	44.12	53.69	61.07	68.40	NA	NA	25.97	29.36	35.18	38.12	NA	NA
78	51.57	62.44	70.85	71.48	NA	NA	30.28	34.05	40.55	43.36	NA	NA



Trendsetter® Super 15

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.49	0.56	0.67	0.82	1.18	1.65	0.25	0.34	0.48	0.55	0.89	1.10
19	0.49	0.56	0.67	0.82	1.18	1.65	0.25	0.34	0.48	0.55	0.89	1.10
20	0.49	0.56	0.67	0.82	1.18	1.65	0.25	0.34	0.48	0.55	0.89	1.10
21	0.47	0.54	0.66	0.79	1.18	1.66	0.25	0.34	0.48	0.55	0.90	1.12
22	0.45	0.51	0.63	0.76	1.18	1.66	0.25	0.34	0.48	0.55	0.92	1.14
23	0.43	0.49	0.60	0.72	1.18	1.67	0.26	0.34	0.48	0.55	0.93	1.16
24	0.41	0.46	0.58	0.69	1.18	1.67	0.26	0.34	0.48	0.55	0.95	1.18
25	0.39	0.44	0.56	0.66	1.18	1.68	0.26	0.34	0.48	0.55	0.96	1.20
26	0.39	0.44	0.56	0.66	1.20	1.71	0.27	0.34	0.48	0.56	0.97	1.23
27	0.39	0.44	0.56	0.66	1.22	1.74	0.27	0.34	0.48	0.56	0.98	1.27
28	0.38	0.43	0.57	0.66	1.25	1.78	0.28	0.35	0.49	0.57	0.98	1.30
29	0.38	0.43	0.57	0.66	1.27	1.81	0.28	0.35	0.49	0.57	0.99	1.34
30	0.38	0.43	0.57	0.66	1.29	1.84	0.29	0.35	0.49	0.58	1.00	1.37
31	0.40	0.45	0.58	0.68	1.33	1.88	0.31	0.36	0.49	0.59	1.02	1.41
32	0.41	0.47	0.59	0.70	1.37	1.92	0.32	0.37	0.50	0.60	1.05	1.46
33	0.43	0.50	0.60	0.71	1.41	1.96	0.34	0.39	0.50	0.61	1.07	1.50
34	0.44	0.52	0.61	0.73	1.45	2.00	0.35	0.40	0.51	0.62	1.10	1.55
35	0.46	0.54	0.62	0.75	1.49	2.04	0.37	0.41	0.51	0.63	1.12	1.59
36	0.50	0.59	0.67	0.82	1.63	2.23	0.40	0.45	0.55	0.68	1.23	1.76
37	0.53	0.63	0.73	0.88	1.77	2.43	0.43	0.49	0.59	0.73	1.35	1.93
38	0.57	0.68	0.78	0.95	1.92	2.62	0.45	0.53	0.62	0.79	1.46	2.09
39	0.60	0.72	0.84	1.01	2.06	2.82	0.48	0.57	0.66	0.84	1.58	2.26
40	0.64	0.77	0.89	1.08	2.20	3.01	0.51	0.61	0.70	0.89	1.69	2.43
41	0.69	0.83	0.97	1.19	2.46	3.37	0.55	0.66	0.78	0.97	1.90	2.69
42	0.74	0.89	1.05	1.29	2.71	3.74	0.59	0.71	0.87	1.06	2.10	2.94
43	0.78	0.96	1.13	1.40	2.97	4.10	0.62	0.76	0.95	1.14	2.31	3.20
44	0.83	1.02	1.21	1.50	3.22	4.47	0.66	0.81	1.04	1.23	2.51	3.45
45	0.88	1.08	1.29	1.61	3.48	4.83	0.70	0.86	1.12	1.31	2.72	3.71
46	0.97	1.19	1.43	1.77	3.91	5.40	0.77	0.94	1.21	1.42	3.06	4.16
47	1.06	1.30	1.57	1.94	4.33	5.96	0.83	1.02	1.30	1.53	3.40	4.61
48	1.14	1.41	1.72	2.10	4.76	6.53	0.90	1.11	1.40	1.65	3.75	5.07



Trendsetter® Super 15

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.23	1.52	1.86	2.27	5.18	7.09	0.96	1.19	1.49	1.76	4.09	5.52
50	1.32	1.63	2.00	2.43	5.61	7.66	1.03	1.27	1.58	1.87	4.43	5.97
51	1.48	1.83	2.25	2.73	6.30	8.58	1.15	1.41	1.75	2.06	4.96	6.68
52	1.64	2.03	2.51	3.02	6.99	9.50	1.27	1.55	1.92	2.26	5.49	7.39
53	1.79	2.23	2.76	3.32	7.67	10.43	1.40	1.70	2.09	2.45	6.01	8.09
54	1.95	2.43	3.02	3.61	8.36	11.35	1.52	1.84	2.26	2.65	6.54	8.80
55	2.11	2.63	3.27	3.91	9.05	12.27	1.64	1.98	2.43	2.84	7.07	9.51
56	2.39	2.96	3.70	4.39	10.10	13.70	1.86	2.25	2.72	3.23	7.87	10.60
57	2.67	3.29	4.13	4.86	11.15	15.12	2.09	2.52	3.01	3.62	8.67	11.69
58	2.95	3.62	4.57	5.34	12.20	16.55	2.31	2.79	3.29	4.00	9.47	12.78
59	3.23	3.95	5.00	5.81	13.25	17.97	2.54	3.06	3.58	4.39	10.27	13.87
60	3.51	4.28	5.43	6.29	14.30	19.40	2.76	3.33	3.87	4.78	11.07	14.96
61	4.02	4.97	6.30	7.26	15.91	21.70	3.15	3.80	4.42	5.46	12.28	16.75
62	4.54	5.65	7.17	8.24	17.51	24.01	3.55	4.27	4.97	6.14	13.49	18.54
63	5.05	6.34	8.05	9.21	19.12	26.31	3.94	4.74	5.51	6.83	14.71	20.34
64	5.57	7.02	8.92	10.19	20.72	28.62	4.34	5.21	6.06	7.51	15.92	22.13
65	6.08	7.71	9.79	11.16	22.33	30.92	4.73	5.68	6.61	8.19	17.13	23.92
66	7.17	9.03	11.27	13.23	24.86	34.94	5.55	6.60	7.67	9.49	18.94	26.74
67	8.25	10.34	12.75	15.30	27.38	38.96	6.36	7.52	8.73	10.79	20.74	29.56
68	9.34	11.66	14.24	17.38	29.91	42.99	7.18	8.44	9.78	12.09	22.55	32.37
69	10.42	12.97	15.72	19.45	32.43	47.01	7.99	9.36	10.84	13.39	24.35	35.19
70	11.51	14.29	17.20	21.52	34.96	51.03	8.81	10.28	11.90	14.69	26.16	38.01
71	15.00	18.11	21.96	25.75	40.07	58.43	10.50	12.12	14.09	17.03	29.33	43.54
72	18.50	21.92	26.72	29.98	43.68	65.16	12.19	13.96	16.29	19.37	32.84	49.71
73	21.99	25.74	31.49	34.21	47.28	74.58	13.88	15.80	18.48	21.72	36.15	55.68
74	25.49	29.55	36.25	38.44	NA	NA	15.57	17.64	20.68	24.06	NA	NA
75	28.98	33.37	41.01	42.67	NA	NA	17.26	19.48	22.87	26.40	NA	NA
76	34.14	39.06	47.20	48.37	NA	NA	20.23	22.85	26.67	30.45	NA	NA
77	39.14	44.72	53.23	53.69	NA	NA	23.56	26.11	31.07	35.03	NA	NA
78	45.75	52.00	60.87	60.87	NA	NA	27.47	30.28	36.15	39.85	NA	NA



Trendsetter® Super 15

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.62	0.72	0.82	0.99	1.28	1.79	0.30	0.35	0.49	0.61	0.99	1.26
19	0.62	0.72	0.82	0.99	1.28	1.79	0.30	0.35	0.49	0.61	0.99	1.26
20	0.62	0.72	0.82	0.99	1.28	1.79	0.30	0.35	0.49	0.61	0.99	1.26
21	0.59	0.69	0.78	0.93	1.28	1.80	0.30	0.35	0.49	0.61	0.99	1.27
22	0.56	0.66	0.73	0.87	1.28	1.81	0.30	0.35	0.49	0.61	0.99	1.28
23	0.54	0.62	0.69	0.82	1.28	1.81	0.30	0.35	0.49	0.61	0.99	1.30
24	0.51	0.59	0.64	0.76	1.28	1.82	0.30	0.35	0.49	0.61	0.99	1.31
25	0.48	0.56	0.60	0.70	1.28	1.83	0.30	0.35	0.49	0.61	0.99	1.32
26	0.48	0.55	0.59	0.69	1.28	1.83	0.31	0.36	0.49	0.61	0.99	1.33
27	0.48	0.55	0.59	0.69	1.28	1.83	0.31	0.36	0.49	0.61	0.99	1.34
28	0.48	0.54	0.58	0.68	1.28	1.83	0.32	0.37	0.49	0.60	0.99	1.34
29	0.48	0.54	0.58	0.68	1.28	1.83	0.32	0.37	0.49	0.60	0.99	1.35
30	0.48	0.53	0.57	0.67	1.28	1.83	0.33	0.38	0.49	0.60	0.99	1.36
31	0.50	0.55	0.59	0.70	1.32	1.87	0.35	0.40	0.49	0.61	1.01	1.40
32	0.52	0.58	0.61	0.72	1.36	1.91	0.37	0.42	0.50	0.61	1.04	1.45
33	0.55	0.60	0.64	0.75	1.40	1.94	0.40	0.45	0.50	0.62	1.06	1.49
34	0.57	0.63	0.66	0.77	1.44	1.98	0.42	0.47	0.51	0.62	1.09	1.54
35	0.59	0.65	0.68	0.80	1.48	2.02	0.44	0.49	0.51	0.63	1.11	1.58
36	0.63	0.69	0.73	0.87	1.62	2.21	0.47	0.53	0.56	0.68	1.22	1.75
37	0.67	0.74	0.79	0.93	1.76	2.40	0.51	0.57	0.60	0.73	1.34	1.92
38	0.70	0.78	0.84	1.00	1.91	2.60	0.54	0.60	0.65	0.79	1.45	2.08
39	0.74	0.83	0.90	1.06	2.05	2.79	0.58	0.64	0.69	0.84	1.57	2.25
40	0.78	0.87	0.95	1.13	2.19	2.98	0.61	0.68	0.74	0.89	1.68	2.42
41	0.82	0.92	1.02	1.23	2.44	3.35	0.64	0.72	0.82	0.98	1.89	2.68
42	0.85	0.98	1.09	1.33	2.69	3.72	0.67	0.77	0.89	1.06	2.10	2.93
43	0.89	1.03	1.16	1.42	2.94	4.08	0.70	0.81	0.97	1.15	2.31	3.19
44	0.92	1.09	1.23	1.52	3.19	4.45	0.73	0.86	1.04	1.23	2.52	3.44
45	0.96	1.14	1.30	1.62	3.44	4.82	0.76	0.90	1.12	1.32	2.73	3.70
46	1.04	1.25	1.45	1.80	3.82	5.30	0.82	0.98	1.21	1.43	3.03	4.10
47	1.12	1.35	1.60	1.98	4.21	5.78	0.88	1.06	1.30	1.55	3.33	4.49
48	1.21	1.46	1.74	2.16	4.59	6.26	0.95	1.14	1.40	1.66	3.62	4.89



Trendsetter® Super 15

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.29	1.56	1.89	2.34	4.98	6.74	1.01	1.22	1.49	1.78	3.92	5.28
50	1.37	1.67	2.04	2.52	5.36	7.22	1.07	1.30	1.58	1.89	4.22	5.68
51	1.53	1.88	2.29	2.82	6.02	8.09	1.19	1.44	1.75	2.09	4.73	6.34
52	1.69	2.09	2.53	3.12	6.68	8.96	1.31	1.58	1.92	2.29	5.23	7.00
53	1.84	2.29	2.78	3.41	7.34	9.83	1.42	1.73	2.09	2.48	5.74	7.65
54	2.00	2.50	3.02	3.71	8.00	10.70	1.54	1.87	2.26	2.68	6.24	8.31
55	2.16	2.71	3.27	4.01	8.66	11.57	1.66	2.01	2.43	2.88	6.75	8.97
56	2.44	3.03	3.70	4.47	9.66	12.90	1.89	2.28	2.72	3.26	7.51	9.99
57	2.72	3.36	4.14	4.93	10.65	14.24	2.12	2.55	3.02	3.65	8.27	11.00
58	3.01	3.68	4.57	5.38	11.65	15.57	2.36	2.82	3.31	4.03	9.02	12.02
59	3.29	4.01	5.01	5.84	12.64	16.91	2.59	3.09	3.61	4.42	9.78	13.03
60	3.57	4.33	5.44	6.30	13.64	18.24	2.82	3.36	3.90	4.80	10.54	14.05
61	4.09	5.02	6.31	7.33	15.16	20.27	3.21	3.83	4.45	5.48	11.69	15.62
62	4.61	5.71	7.18	8.35	16.67	22.30	3.60	4.30	5.00	6.16	12.83	17.18
63	5.13	6.39	8.04	9.38	18.19	24.32	3.98	4.78	5.54	6.84	13.98	18.75
64	5.65	7.08	8.91	10.40	19.70	26.35	4.37	5.25	6.09	7.52	15.12	20.31
65	6.17	7.77	9.78	11.43	21.22	28.38	4.76	5.72	6.64	8.20	16.27	21.88
66	7.26	9.08	11.26	13.47	23.78	31.37	5.49	6.60	7.64	9.42	17.82	23.96
67	8.36	10.39	12.74	15.51	26.34	34.37	6.23	7.48	8.64	10.64	19.37	26.04
68	9.45	11.71	14.23	17.56	28.89	37.36	6.96	8.35	9.65	11.87	20.91	28.13
69	10.55	13.02	15.71	19.60	31.45	40.36	7.70	9.23	10.65	13.09	22.46	30.21
70	11.64	14.33	17.19	21.64	34.01	43.35	8.43	10.11	11.65	14.31	24.01	32.29
71	15.11	18.14	21.95	25.84	38.98	49.64	9.97	11.98	13.89	16.64	26.92	36.99
72	18.57	21.94	26.71	30.05	42.49	55.36	11.51	13.84	16.13	18.98	30.14	42.23
73	22.04	25.75	31.48	34.25	45.99	63.36	13.05	15.71	18.38	21.31	33.18	47.30
74	25.50	29.55	36.24	38.46	NA	NA	14.59	17.57	20.62	23.65	NA	NA
75	28.97	33.36	41.00	42.66	NA	NA	16.13	19.44	22.86	25.98	NA	NA
76	34.13	39.05	47.19	48.36	NA	NA	18.91	22.80	26.66	29.97	NA	NA
77	39.13	44.71	53.22	53.68	NA	NA	22.02	26.05	31.06	34.48	NA	NA
78	45.74	51.99	60.86	60.86	NA	NA	25.67	30.21	36.14	39.22	NA	NA



Trendsetter[®] Super 15

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.50	0.60	0.70	0.88	1.19	1.66	0.26	0.35	0.49	0.56	0.90	1.11
19	0.50	0.60	0.70	0.88	1.19	1.66	0.26	0.35	0.49	0.56	0.90	1.11
20	0.50	0.60	0.70	0.88	1.19	1.66	0.26	0.35	0.49	0.56	0.90	1.11
21	0.48	0.58	0.67	0.84	1.19	1.67	0.26	0.35	0.49	0.56	0.91	1.13
22	0.46	0.55	0.66	0.80	1.19	1.67	0.26	0.35	0.49	0.56	0.93	1.15
23	0.44	0.51	0.63	0.75	1.19	1.68	0.27	0.36	0.49	0.56	0.94	1.17
24	0.42	0.48	0.60	0.71	1.19	1.68	0.27	0.36	0.49	0.56	0.96	1.19
25	0.40	0.45	0.57	0.67	1.19	1.69	0.27	0.36	0.49	0.56	0.97	1.21
26	0.40	0.45	0.57	0.67	1.21	1.72	0.28	0.36	0.49	0.57	0.98	1.24
27	0.40	0.45	0.57	0.67	1.23	1.75	0.28	0.36	0.49	0.57	0.99	1.28
28	0.41	0.46	0.58	0.67	1.26	1.79	0.29	0.37	0.50	0.58	0.99	1.31
29	0.41	0.46	0.58	0.67	1.28	1.82	0.29	0.37	0.50	0.58	1.00	1.35
30	0.41	0.46	0.58	0.67	1.30	1.85	0.30	0.37	0.50	0.59	1.01	1.38
31	0.42	0.48	0.59	0.69	1.34	1.89	0.32	0.38	0.50	0.60	1.03	1.42
32	0.43	0.50	0.60	0.71	1.38	1.93	0.33	0.40	0.51	0.61	1.06	1.47
33	0.45	0.52	0.62	0.73	1.42	1.97	0.35	0.41	0.51	0.62	1.08	1.51
34	0.46	0.54	0.63	0.75	1.46	2.01	0.36	0.43	0.52	0.63	1.11	1.56
35	0.47	0.56	0.64	0.77	1.50	2.05	0.38	0.44	0.52	0.64	1.13	1.60
36	0.51	0.61	0.70	0.85	1.66	2.25	0.41	0.49	0.57	0.69	1.26	1.77
37	0.55	0.67	0.76	0.92	1.82	2.45	0.44	0.53	0.62	0.75	1.39	1.94
38	0.59	0.72	0.83	1.00	1.98	2.65	0.48	0.58	0.66	0.80	1.51	2.10
39	0.63	0.78	0.89	1.07	2.14	2.85	0.51	0.62	0.71	0.86	1.64	2.27
40	0.67	0.83	0.95	1.15	2.30	3.05	0.54	0.67	0.76	0.91	1.77	2.44
41	0.72	0.90	1.03	1.25	2.57	3.41	0.58	0.72	0.83	0.99	2.00	2.72
42	0.77	0.97	1.11	1.35	2.84	3.78	0.62	0.78	0.91	1.07	2.23	3.00
43	0.83	1.03	1.18	1.44	3.10	4.14	0.67	0.83	0.98	1.16	2.46	3.28
44	0.88	1.10	1.26	1.54	3.37	4.51	0.71	0.89	1.06	1.24	2.69	3.56
45	0.93	1.17	1.34	1.64	3.64	4.87	0.75	0.94	1.13	1.32	2.92	3.84
46	1.02	1.29	1.48	1.82	4.09	5.47	0.82	1.03	1.22	1.45	3.28	4.32
47	1.12	1.41	1.62	1.99	4.54	6.07	0.89	1.12	1.32	1.57	3.65	4.80
48	1.21	1.54	1.77	2.17	4.99	6.66	0.96	1.21	1.41	1.70	4.01	5.27



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Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.31	1.66	1.91	2.34	5.44	7.26	1.03	1.30	1.51	1.82	4.38	5.75
50	1.40	1.78	2.05	2.52	5.89	7.86	1.10	1.39	1.60	1.95	4.74	6.23
51	1.56	1.98	2.30	2.80	6.62	8.81	1.21	1.53	1.77	2.14	5.30	6.96
52	1.72	2.18	2.54	3.08	7.36	9.76	1.32	1.66	1.94	2.34	5.87	7.69
53	1.88	2.37	2.79	3.36	8.09	10.72	1.44	1.80	2.10	2.53	6.43	8.43
54	2.04	2.57	3.03	3.64	8.83	11.67	1.55	1.93	2.27	2.73	7.00	9.16
55	2.20	2.77	3.28	3.92	9.56	12.62	1.66	2.07	2.44	2.92	7.56	9.89
56	2.51	3.15	3.71	4.45	10.68	14.10	1.89	2.35	2.75	3.32	8.40	11.01
57	2.81	3.53	4.14	4.97	11.81	15.58	2.12	2.64	3.05	3.71	9.25	12.13
58	3.12	3.92	4.58	5.50	12.93	17.06	2.36	2.92	3.36	4.11	10.09	13.24
59	3.42	4.30	5.01	6.02	14.06	18.54	2.59	3.21	3.66	4.50	10.94	14.36
60	3.73	4.68	5.44	6.55	15.18	20.02	2.82	3.49	3.97	4.90	11.78	15.48
61	4.25	5.34	6.31	7.49	16.85	22.20	3.20	3.96	4.52	5.59	13.01	17.17
62	4.77	5.99	7.18	8.44	18.53	24.38	3.59	4.44	5.07	6.28	14.24	18.86
63	5.29	6.65	8.06	9.38	20.20	26.57	3.97	4.91	5.63	6.96	15.46	20.55
64	5.81	7.30	8.93	10.33	21.88	28.75	4.36	5.39	6.18	7.65	16.69	22.24
65	6.33	7.96	9.80	11.27	23.55	30.93	4.74	5.86	6.73	8.34	17.92	23.93
66	7.37	9.24	11.28	13.32	26.20	34.95	5.56	6.84	7.84	9.71	19.79	26.75
67	8.41	10.52	12.76	15.37	28.86	38.97	6.37	7.82	8.96	11.08	21.67	29.57
68	9.44	11.81	14.25	17.43	31.51	43.00	7.19	8.81	10.07	12.46	23.54	32.38
69	10.48	13.09	15.73	19.48	34.17	47.02	8.00	9.79	11.19	13.83	25.42	35.20
70	11.52	14.37	17.21	21.53	36.82	51.04	8.82	10.77	12.30	15.20	27.29	38.02
71	15.01	18.17	21.97	25.76	42.20	58.44	10.51	12.68	14.43	17.73	30.59	43.55
72	18.51	21.97	26.73	29.99	46.00	65.17	12.20	14.60	16.57	20.25	34.25	49.72
73	22.00	25.78	31.50	34.22	49.79	74.59	13.89	16.51	18.70	22.78	37.71	55.69
74	25.50	29.58	36.26	38.45	NA	NA	15.58	18.43	20.84	25.30	NA	NA
75	28.99	33.38	41.02	42.68	NA	NA	17.27	20.34	22.97	27.83	NA	NA
76	34.15	39.07	47.21	48.38	NA	NA	20.25	23.86	26.79	32.11	NA	NA
77	39.15	44.73	53.24	53.70	NA	NA	23.58	27.26	31.21	36.95	NA	NA
78	45.76	52.01	60.88	60.88	NA	NA	27.49	31.61	36.31	42.03	NA	NA



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Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.65	0.76	0.85	1.00	1.28	1.79	0.33	0.37	0.49	0.61	0.99	1.26
19	0.65	0.76	0.85	1.00	1.28	1.79	0.33	0.37	0.49	0.61	0.99	1.26
20	0.65	0.76	0.85	1.00	1.28	1.79	0.33	0.37	0.49	0.61	0.99	1.26
21	0.65	0.75	0.83	0.96	1.28	1.80	0.35	0.39	0.49	0.61	0.99	1.27
22	0.64	0.73	0.81	0.93	1.28	1.81	0.36	0.40	0.49	0.61	0.99	1.28
23	0.64	0.72	0.78	0.89	1.28	1.81	0.38	0.42	0.49	0.61	0.99	1.30
24	0.63	0.70	0.76	0.86	1.28	1.82	0.39	0.43	0.49	0.61	0.99	1.31
25	0.63	0.69	0.74	0.82	1.28	1.83	0.41	0.45	0.49	0.61	0.99	1.32
26	0.64	0.71	0.75	0.82	1.28	1.83	0.42	0.47	0.50	0.61	0.99	1.33
27	0.66	0.72	0.75	0.81	1.28	1.83	0.43	0.48	0.51	0.61	0.99	1.34
28	0.67	0.74	0.76	0.81	1.28	1.83	0.45	0.50	0.51	0.60	0.99	1.34
29	0.69	0.75	0.76	0.80	1.28	1.83	0.46	0.51	0.52	0.60	0.99	1.35
30	0.70	0.77	0.77	0.80	1.28	1.83	0.47	0.53	0.53	0.60	0.99	1.36
31	0.74	0.81	0.81	0.85	1.32	1.87	0.51	0.57	0.57	0.63	1.01	1.40
32	0.78	0.85	0.85	0.89	1.36	1.91	0.55	0.61	0.61	0.66	1.04	1.45
33	0.81	0.89	0.89	0.94	1.40	1.94	0.58	0.65	0.65	0.69	1.06	1.49
34	0.85	0.93	0.93	0.98	1.44	1.98	0.62	0.69	0.69	0.72	1.09	1.54
35	0.89	0.97	0.97	1.03	1.48	2.02	0.66	0.73	0.73	0.75	1.11	1.58
36	0.94	1.02	1.02	1.09	1.65	2.21	0.70	0.77	0.77	0.81	1.24	1.75
37	0.99	1.08	1.08	1.15	1.82	2.40	0.75	0.81	0.81	0.87	1.38	1.92
38	1.05	1.13	1.13	1.21	1.98	2.60	0.79	0.86	0.86	0.92	1.51	2.08
39	1.10	1.19	1.19	1.27	2.15	2.79	0.84	0.90	0.90	0.98	1.65	2.25
40	1.15	1.24	1.24	1.33	2.32	2.98	0.88	0.94	0.94	1.04	1.78	2.42
41	1.19	1.28	1.29	1.41	2.56	3.35	0.91	0.98	0.98	1.11	2.00	2.68
42	1.23	1.33	1.33	1.48	2.81	3.72	0.94	1.02	1.03	1.18	2.21	2.93
43	1.27	1.37	1.38	1.56	3.05	4.08	0.98	1.06	1.07	1.24	2.43	3.19
44	1.31	1.42	1.42	1.63	3.30	4.45	1.01	1.10	1.12	1.31	2.64	3.44
45	1.35	1.46	1.47	1.71	3.54	4.82	1.04	1.14	1.16	1.38	2.86	3.70
46	1.40	1.54	1.60	1.88	3.96	5.34	1.08	1.20	1.25	1.50	3.20	4.14
47	1.46	1.63	1.72	2.05	4.38	5.86	1.12	1.27	1.35	1.62	3.53	4.57
48	1.51	1.71	1.85	2.22	4.79	6.38	1.16	1.33	1.44	1.75	3.87	5.01



Trendsetter® Super 15

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
49	1.57	1.80	1.97	2.39	5.21	6.90	1.20	1.40	1.54	1.87	4.20	5.44
50	1.62	1.88	2.10	2.56	5.63	7.42	1.24	1.46	1.63	1.99	4.54	5.88
51	1.75	2.07	2.33	2.85	6.33	8.32	1.34	1.59	1.79	2.18	5.07	6.57
52	1.88	2.26	2.57	3.14	7.03	9.21	1.43	1.72	1.95	2.37	5.60	7.26
53	2.00	2.44	2.80	3.43	7.74	10.11	1.53	1.84	2.11	2.55	6.14	7.94
54	2.13	2.63	3.04	3.72	8.44	11.00	1.62	1.97	2.27	2.74	6.67	8.63
55	2.26	2.82	3.27	4.01	9.14	11.90	1.72	2.10	2.43	2.93	7.20	9.32
56	2.57	3.20	3.70	4.52	10.20	13.28	1.95	2.38	2.74	3.33	8.00	10.36
57	2.87	3.58	4.14	5.04	11.26	14.67	2.18	2.66	3.05	3.72	8.80	11.40
58	3.18	3.96	4.57	5.55	12.33	16.05	2.41	2.95	3.37	4.12	9.60	12.45
59	3.48	4.34	5.01	6.07	13.39	17.44	2.64	3.23	3.68	4.51	10.40	13.49
60	3.79	4.72	5.44	6.58	14.45	18.82	2.87	3.51	3.99	4.91	11.20	14.53
61	4.31	5.38	6.31	7.55	16.03	20.83	3.25	3.99	4.54	5.60	12.36	16.03
62	4.83	6.03	7.18	8.52	17.61	22.85	3.63	4.47	5.10	6.29	13.52	17.53
63	5.36	6.69	8.04	9.49	19.18	24.86	4.00	4.94	5.65	6.97	14.68	19.04
64	5.88	7.34	8.91	10.46	20.76	26.88	4.38	5.42	6.21	7.66	15.84	20.54
65	6.40	8.00	9.78	11.43	22.34	28.89	4.76	5.90	6.76	8.35	17.00	22.04
66	7.45	9.27	11.26	13.47	24.67	31.81	5.52	6.83	7.81	9.64	18.60	24.12
67	8.50	10.53	12.74	15.51	27.01	34.74	6.28	7.77	8.86	10.93	20.21	26.20
68	9.54	11.80	14.23	17.56	29.34	37.66	7.04	8.70	9.92	12.22	21.81	28.27
69	10.59	13.06	15.71	19.60	31.68	40.59	7.80	9.64	10.97	13.51	23.42	30.35
70	11.64	14.33	17.19	21.64	34.01	43.51	8.56	10.57	12.02	14.80	25.02	32.43
71	15.11	18.14	21.95	25.84	38.98	49.82	10.13	12.36	14.19	17.12	28.05	37.15
72	18.57	21.94	26.71	30.05	42.49	55.56	11.70	14.16	16.36	19.45	31.41	42.41
73	22.04	25.75	31.48	34.25	45.99	63.59	13.27	15.95	18.52	21.77	34.58	47.50
74	25.50	29.55	36.24	38.46	NA	NA	14.84	17.75	20.69	24.10	NA	NA
75	28.97	33.36	41.00	42.66	NA	NA	16.41	19.54	22.86	26.42	NA	NA
76	34.13	39.05	47.19	48.36	NA	NA	19.24	22.92	26.66	30.48	NA	NA
77	39.13	44.71	53.22	53.68	NA	NA	22.40	26.19	31.06	35.07	NA	NA
78	45.74	51.99	60.86	60.86	NA	NA	26.11	30.37	36.14	39.89	NA	NA



Trendsetter[®] Super 20

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	2.13	3.00	1.27	2.57
19	2.13	3.00	1.27	2.57
20	2.13	3.00	1.27	2.57
21	2.11	3.00	1.27	2.57
22	2.09	3.00	1.27	2.57
23	2.07	3.01	1.27	2.57
24	2.04	3.01	1.27	2.57
25	1.35	3.01	1.27	2.57
26	1.42	3.04	1.30	2.65
27	1.49	3.08	1.33	2.74
28	1.57	3.11	1.37	2.82
29	1.64	3.15	1.40	2.91
30	1.71	3.18	1.43	2.99
31	1.80	3.41	1.49	3.06
32	1.88	3.63	1.55	3.13
33	1.97	3.86	1.60	3.20
34	2.05	4.08	1.66	3.27
35	2.14	4.31	1.72	3.34
36	2.25	4.76	1.83	3.74
37	2.36	5.22	1.93	4.14
38	2.48	5.67	2.04	4.54
39	2.59	6.13	2.14	4.94
40	2.70	6.58	2.25	5.34
41	2.92	7.22	2.38	5.81

Issue Age	Male		Female	
	SNS	SS	SNS	SS
42	3.14	7.86	2.51	6.29
43	3.35	8.50	2.65	6.76
44	3.57	9.14	2.78	7.24
45	3.79	9.78	2.91	7.71
46	4.15	10.95	3.18	8.62
47	4.51	12.12	3.45	9.53
48	4.86	13.30	3.71	10.44
49	5.22	14.47	3.98	11.35
50	5.58	15.64	4.25	12.26
51	6.18	17.54	4.63	13.69
52	6.78	19.44	5.01	15.12
53	7.38	21.34	5.38	16.56
54	7.98	23.24	5.76	17.99
55	8.58	25.14	6.14	19.42
56	9.78	28.08	6.97	21.73
57	10.97	31.02	7.79	24.03
58	12.17	33.95	8.62	26.34
59	13.36	36.89	9.44	28.64
60	14.56	39.83	10.27	30.95
61	16.41	44.63	11.69	34.66
62	18.27	49.42	13.11	38.37
63	20.12	54.22	14.54	44.19
64	21.98	59.01	15.96	47.17
65	23.83	68.81	17.38	51.00



Trendsetter[®] Super 20

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	1.76	3.96	1.43	2.77
19	1.76	3.96	1.43	2.77
20	1.76	3.96	1.43	2.77
21	1.76	4.02	1.43	2.77
22	1.76	4.08	1.43	2.77
23	1.76	4.15	1.43	2.77
24	1.76	4.21	1.43	2.77
25	1.76	4.27	1.43	2.77
26	1.76	4.28	1.43	2.82
27	1.76	4.29	1.43	2.87
28	1.76	4.29	1.43	2.93
29	1.76	4.30	1.43	2.98
30	1.76	4.31	1.43	3.03
31	1.84	4.50	1.49	3.09
32	1.91	4.69	1.55	3.15
33	1.99	4.88	1.60	3.22
34	2.06	5.07	1.66	3.28
35	2.14	5.26	1.72	3.34
36	2.25	5.57	1.83	3.74
37	2.36	5.88	1.93	4.14
38	2.48	6.20	2.04	4.54
39	2.59	6.51	2.14	4.94
40	2.70	6.82	2.25	5.34
41	2.92	7.26	2.38	5.79

Issue Age	Male		Female	
	SNS	SS	SNS	SS
42	3.14	7.71	2.51	6.24
43	3.35	8.15	2.65	6.69
44	3.57	8.60	2.78	7.14
45	3.79	9.04	2.91	7.59
46	4.15	9.97	3.18	8.21
47	4.51	10.90	3.45	8.82
48	4.86	11.84	3.71	9.44
49	5.22	12.77	3.98	10.05
50	5.58	13.70	4.25	10.67
51	6.18	15.16	4.63	11.80
52	6.78	16.62	5.01	12.94
53	7.38	18.09	5.38	14.07
54	7.98	19.55	5.76	15.21
55	8.58	21.01	6.14	16.34
56	9.78	23.47	6.97	18.24
57	10.97	25.93	7.79	20.14
58	12.17	28.38	8.62	22.04
59	13.36	30.84	9.44	23.94
60	14.56	33.30	10.27	25.84
61	16.41	37.14	11.56	29.02
62	18.27	40.98	12.85	32.20
63	20.12	44.83	14.15	35.37
64	21.98	48.67	15.44	38.55
65	23.83	52.51	16.73	41.73



Trendsetter® Super 20

NEW YORK ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	1.42	3.19	1.29	2.18
19	1.42	3.19	1.29	2.18
20	1.42	3.19	1.29	2.18
21	1.42	3.19	1.29	2.20
22	1.42	3.20	1.29	2.22
23	1.42	3.21	1.29	2.24
24	1.42	3.22	1.29	2.26
25	1.42	3.23	1.29	2.26
26	1.42	3.32	1.29	2.31
27	1.43	3.44	1.30	2.38
28	1.44	3.56	1.31	2.46
29	1.46	3.69	1.32	2.55
30	1.46	3.76	1.33	2.64
31	1.51	3.92	1.39	2.79
32	1.55	4.07	1.44	2.97
33	1.60	4.30	1.51	3.17
34	1.68	4.57	1.60	3.39
35	1.75	4.87	1.67	3.63
36	1.89	5.23	1.77	4.05
37	2.04	5.59	1.87	4.51
38	2.20	6.04	1.98	5.03
39	2.39	6.49	2.09	5.57
40	2.59	7.00	2.21	6.15
41	2.82	7.72	2.39	6.72

Issue Age	Male		Female	
	SNS	SS	SNS	SS
42	3.07	8.53	2.57	7.29
43	3.33	9.33	2.77	7.96
44	3.60	10.14	2.99	8.66
45	3.84	11.03	3.21	9.42
46	4.25	12.00	3.56	10.33
47	4.70	13.05	3.94	11.28
48	5.18	14.17	4.33	12.28
49	5.70	15.38	4.73	13.28
50	6.29	16.69	5.15	14.29
51	6.90	18.16	5.59	15.37
52	7.46	19.75	6.03	16.45
53	8.00	21.49	6.47	17.52
54	8.53	23.41	6.90	18.60
55	9.20	25.31	7.32	19.79
56	10.30	27.36	8.06	21.60
57	11.58	29.73	8.90	23.62
58	13.00	32.19	9.81	25.86
59	14.55	34.80	10.84	28.36
60	16.30	37.57	11.96	31.09
61	18.10	40.61	13.17	33.96
62	19.88	43.63	14.34	36.97
63	21.73	46.95	15.50	40.19
64	23.93	50.96	16.82	43.95
65	26.32	55.05	18.28	47.66



Trendsetter® Super 20

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.97	1.10	1.29	1.57	1.94	2.44	0.69	0.77	0.99	1.08	1.54	1.94
19	0.97	1.10	1.29	1.57	1.94	2.44	0.69	0.77	0.99	1.08	1.54	1.94
20	0.97	1.10	1.29	1.57	1.94	2.44	0.69	0.77	0.99	1.08	1.54	1.94
21	0.97	1.08	1.23	1.54	1.94	2.45	0.69	0.77	0.99	1.08	1.54	1.95
22	0.97	1.06	1.21	1.50	1.94	2.46	0.69	0.77	0.99	1.08	1.54	1.97
23	0.98	1.03	1.19	1.46	1.94	2.47	0.69	0.77	0.99	1.08	1.54	1.98
24	0.98	1.01	1.17	1.25	1.94	2.48	0.69	0.77	0.99	1.08	1.54	2.00
25	0.98	1.00	1.15	1.22	1.94	2.49	0.69	0.77	0.99	1.08	1.54	2.01
26	0.93	1.00	1.15	1.24	1.98	2.55	0.69	0.78	0.99	1.08	1.57	2.04
27	0.89	0.95	1.16	1.26	2.02	2.61	0.69	0.78	1.00	1.09	1.61	2.07
28	0.84	0.95	1.16	1.27	2.06	2.67	0.70	0.79	1.00	1.09	1.64	2.11
29	0.81	0.96	1.17	1.29	2.10	2.73	0.70	0.79	1.01	1.10	1.68	2.14
30	0.79	0.96	1.17	1.31	2.14	2.79	0.70	0.80	1.01	1.10	1.71	2.17
31	0.81	0.97	1.19	1.34	2.22	2.92	0.71	0.82	1.04	1.13	1.78	2.27
32	0.83	0.98	1.22	1.36	2.29	3.04	0.73	0.83	1.07	1.16	1.84	2.37
33	0.85	1.00	1.24	1.39	2.37	3.17	0.74	0.85	1.09	1.19	1.91	2.46
34	0.87	1.01	1.27	1.41	2.44	3.29	0.76	0.86	1.12	1.22	1.97	2.56
35	0.89	1.02	1.29	1.44	2.52	3.42	0.77	0.88	1.15	1.25	2.04	2.66
36	0.96	1.11	1.37	1.56	2.76	3.75	0.83	0.95	1.21	1.33	2.25	2.95
37	1.03	1.19	1.45	1.67	3.01	4.08	0.89	1.01	1.27	1.41	2.45	3.24
38	1.11	1.28	1.53	1.79	3.25	4.40	0.95	1.08	1.34	1.50	2.66	3.54
39	1.18	1.36	1.61	1.90	3.50	4.73	1.01	1.14	1.40	1.58	2.86	3.83
40	1.25	1.45	1.69	2.02	3.74	5.06	1.07	1.21	1.46	1.66	3.07	4.12
41	1.33	1.55	1.85	2.17	4.11	5.56	1.13	1.29	1.57	1.78	3.37	4.51
42	1.41	1.65	2.01	2.32	4.48	6.05	1.20	1.37	1.68	1.90	3.67	4.90
43	1.49	1.74	2.16	2.47	4.84	6.55	1.26	1.45	1.80	2.01	3.96	5.30
44	1.57	1.84	2.32	2.62	5.21	7.04	1.33	1.53	1.91	2.13	4.26	5.69



Trendsetter® Super 20

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.65	1.94	2.48	2.77	5.58	7.54	1.39	1.61	2.02	2.25	4.56	6.08
46	1.79	2.11	2.71	3.01	6.17	8.36	1.50	1.73	2.19	2.42	5.03	6.73
47	1.93	2.29	2.95	3.25	6.75	9.18	1.61	1.85	2.36	2.60	5.50	7.37
48	2.08	2.46	3.18	3.49	7.34	9.99	1.71	1.98	2.52	2.77	5.97	8.02
49	2.22	2.64	3.42	3.73	7.92	10.81	1.82	2.10	2.69	2.95	6.44	8.66
50	2.36	2.81	3.65	3.97	8.51	11.63	1.93	2.22	2.86	3.12	6.91	9.31
51	2.62	3.13	4.04	4.42	9.50	12.99	2.14	2.46	3.09	3.47	7.67	10.35
52	2.89	3.45	4.44	4.86	10.50	14.35	2.35	2.70	3.31	3.81	8.43	11.39
53	3.15	3.77	4.83	5.31	11.49	15.72	2.57	2.93	3.54	4.16	9.18	12.42
54	3.42	4.09	5.23	5.75	12.49	17.08	2.78	3.17	3.76	4.50	9.94	13.46
55	3.68	4.41	5.62	6.20	13.48	18.44	2.99	3.41	3.99	4.85	10.70	14.50
56	4.16	4.96	6.39	7.04	14.95	20.45	3.37	3.85	4.50	5.47	11.84	16.09
57	4.65	5.51	7.16	7.87	16.41	22.46	3.75	4.30	5.01	6.09	12.99	17.68
58	5.13	6.06	7.93	8.71	17.88	24.47	4.12	4.74	5.52	6.70	14.13	19.26
59	5.62	6.61	8.70	9.54	19.34	26.48	4.50	5.19	6.03	7.32	15.28	20.85
60	6.10	7.16	9.47	10.38	20.81	28.49	4.88	5.63	6.54	7.94	16.42	22.44
61	7.15	8.36	10.91	12.12	23.15	31.78	5.68	6.48	7.51	9.10	18.28	25.07
62	8.21	9.56	12.35	13.87	25.49	35.07	6.48	7.33	8.48	10.27	20.14	27.70
63	9.26	10.75	13.80	15.61	27.84	38.36	7.27	8.19	9.45	11.43	22.01	30.32
64	10.32	11.95	15.24	17.36	30.18	41.65	8.07	9.04	10.42	12.60	23.87	32.95
65	11.37	13.15	16.68	19.10	32.52	44.94	8.87	9.89	11.39	13.76	25.73	35.58
66	13.24	15.31	19.09	22.47	NA	NA	10.45	11.66	13.32	15.99	NA	NA
67	15.11	17.48	21.50	25.83	NA	NA	12.03	13.43	15.26	18.22	NA	NA
68	16.98	19.64	23.92	29.20	NA	NA	13.60	15.20	17.19	20.45	NA	NA
69	18.85	21.81	26.33	32.56	NA	NA	15.18	16.97	19.13	22.68	NA	NA
70	20.72	23.97	28.74	35.93	NA	NA	16.76	18.74	21.06	24.91	NA	NA



Trendsetter® Super 20

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.94	1.07	1.25	1.47	1.94	2.44	0.69	0.83	0.99	1.08	1.54	1.94
19	0.94	1.07	1.25	1.47	1.94	2.44	0.69	0.83	0.99	1.08	1.54	1.94
20	0.94	1.07	1.25	1.47	1.94	2.44	0.69	0.83	0.99	1.08	1.54	1.94
21	0.95	1.06	1.23	1.43	1.94	2.45	0.69	0.83	0.99	1.08	1.54	1.95
22	0.96	1.04	1.21	1.39	1.94	2.46	0.69	0.83	0.99	1.08	1.54	1.97
23	0.96	1.03	1.19	1.36	1.94	2.47	0.69	0.83	0.99	1.08	1.54	1.98
24	0.97	1.01	1.17	1.32	1.94	2.48	0.69	0.83	0.99	1.08	1.54	2.00
25	0.98	1.00	1.15	1.28	1.94	2.49	0.69	0.83	0.99	1.08	1.54	2.01
26	0.94	0.99	1.15	1.29	1.96	2.51	0.69	0.82	0.99	1.08	1.56	2.04
27	0.90	0.98	1.16	1.30	1.97	2.54	0.69	0.82	1.00	1.09	1.58	2.07
28	0.87	0.98	1.16	1.30	1.99	2.56	0.70	0.81	1.00	1.09	1.61	2.11
29	0.83	0.97	1.17	1.31	2.00	2.59	0.70	0.81	1.01	1.10	1.63	2.14
30	0.79	0.96	1.17	1.32	2.02	2.61	0.70	0.80	1.01	1.10	1.65	2.17
31	0.81	0.97	1.19	1.34	2.09	2.74	0.71	0.81	1.04	1.13	1.73	2.27
32	0.82	0.98	1.22	1.36	2.16	2.86	0.71	0.83	1.07	1.16	1.81	2.36
33	0.84	1.00	1.24	1.37	2.24	2.99	0.72	0.84	1.09	1.20	1.90	2.46
34	0.85	1.01	1.27	1.39	2.31	3.11	0.72	0.86	1.12	1.23	1.98	2.55
35	0.87	1.02	1.29	1.41	2.38	3.24	0.73	0.87	1.15	1.26	2.06	2.65
36	0.93	1.09	1.37	1.51	2.59	3.52	0.78	0.92	1.21	1.34	2.21	2.87
37	1.00	1.17	1.45	1.61	2.80	3.79	0.83	0.98	1.27	1.42	2.36	3.09
38	1.06	1.24	1.53	1.72	3.01	4.07	0.89	1.03	1.34	1.49	2.51	3.32
39	1.13	1.32	1.61	1.82	3.22	4.34	0.94	1.09	1.40	1.57	2.66	3.54
40	1.19	1.39	1.69	1.92	3.43	4.62	0.99	1.14	1.46	1.65	2.81	3.76
41	1.27	1.50	1.85	2.08	3.82	5.14	1.05	1.21	1.58	1.75	3.07	4.10
42	1.35	1.61	2.01	2.23	4.21	5.66	1.11	1.28	1.69	1.85	3.33	4.44
43	1.43	1.72	2.16	2.39	4.59	6.19	1.18	1.36	1.81	1.95	3.59	4.78
44	1.51	1.83	2.32	2.54	4.98	6.71	1.24	1.43	1.92	2.05	3.85	5.12



Trendsetter® Super 20

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.59	1.94	2.48	2.70	5.37	7.23	1.30	1.50	2.04	2.15	4.11	5.46
46	1.74	2.11	2.71	2.95	5.92	7.89	1.42	1.63	2.21	2.34	4.53	6.02
47	1.90	2.29	2.95	3.21	6.47	8.56	1.53	1.75	2.38	2.53	4.96	6.57
48	2.05	2.46	3.18	3.46	7.01	9.22	1.65	1.88	2.54	2.72	5.38	7.13
49	2.21	2.64	3.42	3.72	7.56	9.89	1.76	2.00	2.71	2.91	5.81	7.68
50	2.36	2.81	3.65	3.97	8.11	10.55	1.88	2.13	2.88	3.10	6.23	8.24
51	2.62	3.13	4.05	4.42	9.02	11.71	2.09	2.37	3.11	3.40	6.91	9.15
52	2.89	3.45	4.45	4.87	9.93	12.86	2.30	2.61	3.34	3.70	7.59	10.06
53	3.15	3.76	4.85	5.33	10.85	14.02	2.50	2.86	3.56	4.01	8.28	10.97
54	3.42	4.08	5.25	5.78	11.76	15.17	2.71	3.10	3.79	4.31	8.96	11.88
55	3.68	4.40	5.65	6.23	12.67	16.33	2.92	3.34	4.02	4.61	9.64	12.79
56	4.17	4.95	6.42	7.07	13.88	18.07	3.28	3.76	4.51	5.20	10.66	14.15
57	4.66	5.50	7.19	7.91	15.10	19.82	3.65	4.17	5.00	5.79	11.68	15.51
58	5.14	6.06	7.97	8.74	16.31	21.56	4.01	4.59	5.49	6.37	12.71	16.88
59	5.63	6.61	8.74	9.58	17.53	23.31	4.38	5.00	5.98	6.96	13.73	18.24
60	6.12	7.16	9.51	10.42	18.74	25.05	4.74	5.42	6.47	7.55	14.75	19.60
61	7.17	8.36	10.94	12.16	20.81	27.81	5.47	6.24	7.43	8.65	16.38	21.78
62	8.22	9.56	12.38	13.89	22.88	30.56	6.19	7.06	8.39	9.74	18.01	23.95
63	9.27	10.75	13.81	15.63	24.94	33.32	6.92	7.87	9.36	10.84	19.65	26.13
64	10.32	11.95	15.25	17.36	27.01	36.07	7.64	8.69	10.32	11.93	21.28	28.30
65	11.37	13.15	16.68	19.10	29.08	38.83	8.37	9.51	11.28	13.03	22.91	30.48
66	13.24	15.31	19.09	22.47	NA	NA	9.77	11.03	12.87	15.16	NA	NA
67	15.11	17.48	21.50	25.83	NA	NA	11.18	12.56	14.45	17.29	NA	NA
68	16.98	19.64	23.92	29.20	NA	NA	12.58	14.08	16.04	19.42	NA	NA
69	18.85	21.81	26.33	32.56	NA	NA	13.99	15.61	17.62	21.55	NA	NA
70	20.72	23.97	28.74	35.93	NA	NA	15.39	17.13	19.21	23.68	NA	NA



Trendsetter® Super 20

NEW YORK ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.95	1.17	1.29	1.52	2.19	2.85	0.89	1.00	1.12	1.28	1.75	2.20
19	0.95	1.17	1.29	1.52	2.19	2.85	0.89	1.00	1.12	1.28	1.75	2.20
20	0.95	1.17	1.29	1.52	2.19	2.85	0.89	1.00	1.12	1.28	1.75	2.20
21	0.95	1.17	1.29	1.52	2.20	2.86	0.89	1.00	1.12	1.28	1.77	2.22
22	0.95	1.17	1.29	1.52	2.21	2.87	0.89	1.00	1.12	1.28	1.78	2.24
23	0.95	1.17	1.29	1.52	2.23	2.88	0.89	1.00	1.12	1.28	1.79	2.27
24	0.95	1.17	1.29	1.52	2.26	2.89	0.89	1.00	1.12	1.28	1.80	2.28
25	0.95	1.17	1.29	1.52	2.27	2.90	0.89	1.00	1.12	1.28	1.82	2.28
26	0.95	1.17	1.29	1.53	2.29	2.92	0.89	1.00	1.12	1.28	1.84	2.30
27	0.95	1.17	1.29	1.54	2.31	2.95	0.90	1.00	1.13	1.29	1.86	2.34
28	0.95	1.18	1.30	1.55	2.35	3.00	0.91	1.01	1.14	1.30	1.90	2.39
29	0.96	1.19	1.31	1.56	2.39	3.06	0.92	1.02	1.16	1.31	1.95	2.43
30	0.96	1.19	1.31	1.56	2.39	3.06	0.94	1.03	1.16	1.31	1.96	2.46
31	0.97	1.19	1.32	1.61	2.44	3.15	0.95	1.06	1.18	1.34	2.04	2.57
32	0.98	1.19	1.33	1.65	2.50	3.23	0.96	1.08	1.20	1.38	2.11	2.68
33	0.99	1.20	1.35	1.69	2.59	3.36	0.97	1.10	1.24	1.43	2.21	2.83
34	1.00	1.22	1.39	1.74	2.71	3.52	0.98	1.12	1.29	1.49	2.31	2.97
35	1.01	1.24	1.41	1.78	2.83	3.70	0.98	1.13	1.31	1.53	2.41	3.11
36	1.06	1.31	1.49	1.87	3.00	3.94	1.03	1.19	1.38	1.62	2.56	3.33
37	1.11	1.38	1.57	1.96	3.20	4.20	1.08	1.24	1.44	1.71	2.73	3.58
38	1.17	1.44	1.66	2.05	3.43	4.52	1.12	1.30	1.50	1.79	2.89	3.82
39	1.23	1.52	1.75	2.15	3.66	4.84	1.17	1.34	1.55	1.88	3.05	4.06
40	1.29	1.58	1.84	2.26	3.93	5.18	1.20	1.38	1.62	1.96	3.17	4.27
41	1.40	1.71	2.00	2.44	4.36	5.74	1.29	1.47	1.73	2.09	3.43	4.63
42	1.52	1.85	2.19	2.64	4.83	6.37	1.38	1.57	1.85	2.22	3.70	5.03
43	1.65	1.99	2.39	2.85	5.30	7.00	1.46	1.68	1.97	2.35	4.00	5.46
44	1.78	2.12	2.59	3.06	5.78	7.62	1.55	1.79	2.09	2.50	4.32	5.92



Trendsetter® Super 20

NEW YORK ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.90	2.24	2.76	3.25	6.35	8.36	1.64	1.90	2.22	2.63	4.65	6.40
46	2.07	2.42	2.98	3.53	6.92	9.10	1.77	2.06	2.41	2.85	5.05	6.95
47	2.26	2.60	3.21	3.81	7.51	9.83	1.90	2.22	2.60	3.07	5.46	7.51
48	2.45	2.79	3.47	4.07	8.17	10.56	2.05	2.39	2.81	3.29	5.87	8.10
49	2.65	3.00	3.72	4.33	8.87	11.29	2.19	2.54	3.00	3.51	6.29	8.68
50	2.88	3.21	3.99	4.63	9.64	12.05	2.31	2.71	3.18	3.72	6.69	9.23
51	3.16	3.54	4.42	5.14	10.52	13.05	2.52	2.88	3.40	4.02	7.29	9.91
52	3.42	3.87	4.84	5.63	11.47	14.08	2.72	3.05	3.60	4.30	7.89	10.60
53	3.69	4.22	5.27	6.16	12.52	15.19	2.90	3.23	3.80	4.59	8.48	11.41
54	3.98	4.63	5.75	6.77	13.67	16.41	3.08	3.43	3.99	4.87	9.14	12.24
55	4.35	5.12	6.35	7.49	14.83	17.60	3.28	3.70	4.26	5.29	10.02	13.17
56	4.82	5.70	7.08	8.39	15.98	19.13	3.58	4.03	4.68	5.86	10.88	14.38
57	5.37	6.29	7.82	9.32	17.23	20.92	3.88	4.39	5.15	6.49	11.73	15.71
58	5.96	6.95	8.58	10.25	18.56	22.79	4.22	4.76	5.65	7.17	12.68	17.19
59	6.61	7.70	9.36	11.21	19.95	24.81	4.60	5.17	6.23	7.95	13.75	18.81
60	7.34	8.49	10.30	12.32	21.43	26.95	5.02	5.62	6.84	8.80	14.91	20.58
61	8.26	9.59	11.65	13.57	23.63	29.72	5.56	6.34	7.66	9.83	17.25	23.75
62	9.24	10.71	13.06	14.96	25.84	32.48	6.18	7.11	8.56	10.88	19.55	26.84
63	10.35	12.00	14.67	16.48	28.33	35.59	6.90	7.99	9.58	12.08	21.82	29.89
64	11.62	13.45	16.52	18.16	31.27	39.26	7.73	9.03	10.79	13.46	24.53	33.44
65	13.04	15.07	18.59	20.01	34.35	43.10	8.65	10.19	12.12	14.98	27.39	37.26
66	14.66	16.95	20.66	22.65	NA	NA	9.81	11.57	13.44	16.86	NA	NA
67	16.43	19.01	22.87	25.64	NA	NA	11.14	13.02	14.81	18.99	NA	NA
68	18.50	21.40	25.43	29.02	NA	NA	12.66	14.69	16.38	21.42	NA	NA
69	20.56	23.78	28.01	32.85	NA	NA	14.38	16.56	18.13	24.15	NA	NA
70	23.25	26.92	31.30	37.18	NA	NA	16.45	18.74	20.21	27.43	NA	NA



Trendsetter® Super 20

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.66	0.73	0.86	1.18	1.56	2.03	0.42	0.51	0.65	0.75	1.19	1.38
19	0.66	0.73	0.86	1.18	1.56	2.03	0.42	0.51	0.65	0.75	1.19	1.38
20	0.66	0.73	0.86	1.18	1.56	2.03	0.42	0.51	0.65	0.75	1.19	1.38
21	0.63	0.70	0.82	1.16	1.56	2.04	0.42	0.51	0.65	0.75	1.21	1.42
22	0.60	0.68	0.78	0.96	1.56	2.05	0.42	0.51	0.65	0.75	1.23	1.46
23	0.58	0.67	0.77	0.95	1.57	2.05	0.43	0.51	0.65	0.75	1.25	1.50
24	0.55	0.66	0.75	0.93	1.57	2.06	0.43	0.51	0.65	0.75	1.27	1.54
25	0.52	0.65	0.73	0.91	1.57	2.07	0.43	0.51	0.65	0.75	1.29	1.58
26	0.52	0.65	0.75	0.92	1.60	2.10	0.43	0.51	0.66	0.76	1.31	1.60
27	0.53	0.65	0.76	0.93	1.64	2.13	0.43	0.52	0.67	0.77	1.32	1.61
28	0.53	0.65	0.78	0.95	1.67	2.16	0.44	0.52	0.67	0.77	1.34	1.63
29	0.54	0.65	0.79	0.96	1.71	2.19	0.44	0.53	0.68	0.78	1.35	1.64
30	0.55	0.65	0.81	0.97	1.74	2.22	0.44	0.53	0.69	0.79	1.37	1.66
31	0.57	0.67	0.83	0.99	1.81	2.36	0.46	0.55	0.71	0.82	1.45	1.76
32	0.59	0.69	0.85	1.01	1.88	2.50	0.48	0.57	0.72	0.85	1.53	1.86
33	0.62	0.72	0.87	1.03	1.95	2.65	0.50	0.59	0.74	0.88	1.60	1.95
34	0.64	0.74	0.89	1.05	2.02	2.79	0.52	0.61	0.75	0.91	1.68	2.05
35	0.66	0.76	0.91	1.07	2.09	2.93	0.54	0.63	0.77	0.94	1.76	2.15
36	0.72	0.83	0.99	1.17	2.30	3.21	0.58	0.68	0.82	1.01	1.91	2.40
37	0.77	0.89	1.06	1.27	2.51	3.49	0.63	0.73	0.88	1.07	2.07	2.64
38	0.83	0.96	1.14	1.38	2.72	3.78	0.67	0.79	0.93	1.14	2.22	2.89
39	0.88	1.02	1.21	1.48	2.93	4.06	0.72	0.84	0.99	1.20	2.38	3.13
40	0.94	1.09	1.29	1.58	3.14	4.34	0.76	0.89	1.04	1.27	2.53	3.38
41	1.01	1.18	1.43	1.72	3.49	4.78	0.82	0.96	1.13	1.37	2.80	3.74
42	1.08	1.27	1.56	1.86	3.83	5.22	0.87	1.03	1.23	1.48	3.06	4.10
43	1.15	1.37	1.70	2.00	4.18	5.67	0.93	1.10	1.32	1.58	3.33	4.47
44	1.22	1.46	1.83	2.14	4.52	6.11	0.98	1.17	1.42	1.69	3.59	4.83



Trendsetter® Super 20

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.29	1.55	1.97	2.28	4.87	6.55	1.04	1.24	1.51	1.79	3.86	5.19
46	1.42	1.69	2.16	2.52	5.39	7.28	1.14	1.35	1.65	1.95	4.29	5.78
47	1.55	1.83	2.36	2.75	5.90	8.01	1.24	1.46	1.79	2.11	4.72	6.37
48	1.68	1.98	2.55	2.99	6.42	8.75	1.34	1.57	1.92	2.27	5.14	6.96
49	1.81	2.12	2.75	3.22	6.93	9.48	1.44	1.68	2.06	2.43	5.57	7.55
50	1.94	2.26	2.94	3.46	7.45	10.21	1.54	1.79	2.20	2.59	6.00	8.14
51	2.16	2.53	3.28	3.92	8.34	11.42	1.72	2.00	2.43	2.89	6.67	9.06
52	2.38	2.79	3.61	4.37	9.23	12.63	1.89	2.21	2.65	3.19	7.35	9.98
53	2.61	3.06	3.95	4.83	10.11	13.85	2.07	2.42	2.88	3.49	8.02	10.89
54	2.83	3.32	4.28	5.28	11.00	15.06	2.24	2.63	3.10	3.79	8.70	11.81
55	3.05	3.59	4.62	5.74	11.89	16.27	2.42	2.84	3.33	4.09	9.37	12.73
56	3.48	4.08	5.24	6.48	13.22	18.08	2.77	3.24	3.80	4.65	10.41	14.14
57	3.91	4.57	5.86	7.21	14.55	19.89	3.12	3.65	4.27	5.21	11.45	15.55
58	4.33	5.05	6.48	7.95	15.88	21.70	3.48	4.05	4.74	5.78	12.49	16.97
59	4.76	5.54	7.10	8.68	17.21	23.51	3.83	4.46	5.21	6.34	13.53	18.38
60	5.19	6.03	7.72	9.42	18.54	25.32	4.18	4.86	5.68	6.90	14.57	19.79
61	6.11	7.17	8.93	11.12	20.60	28.14	4.84	5.61	6.53	7.92	16.20	22.02
62	7.03	8.31	10.13	12.82	22.66	30.97	5.51	6.36	7.38	8.94	17.83	24.24
63	7.95	9.46	11.34	14.52	24.71	33.79	6.17	7.10	8.24	9.95	19.47	26.47
64	8.87	10.60	12.54	16.22	26.77	36.62	6.84	7.85	9.09	10.97	21.10	28.69
65	9.79	11.74	13.75	17.92	28.83	39.44	7.50	8.60	9.94	11.99	22.73	30.92
66	11.59	13.85	16.05	20.36	NA	NA	9.02	10.17	11.66	13.95	NA	NA
67	13.39	15.96	18.35	22.81	NA	NA	10.54	11.73	13.37	15.92	NA	NA
68	15.19	18.08	20.65	25.25	NA	NA	12.06	13.30	15.09	17.88	NA	NA
69	16.99	20.19	22.95	27.70	NA	NA	13.58	14.86	16.80	19.85	NA	NA
70	18.79	22.30	25.25	30.14	NA	NA	15.10	16.43	18.52	21.81	NA	NA



Trendsetter® Super 20

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.65	0.75	0.88	1.08	1.66	2.03	0.43	0.53	0.68	0.77	1.29	1.50
19	0.65	0.75	0.88	1.08	1.66	2.03	0.43	0.53	0.68	0.77	1.29	1.50
20	0.65	0.75	0.88	1.08	1.66	2.03	0.43	0.53	0.68	0.77	1.29	1.50
21	0.63	0.73	0.85	1.06	1.66	2.04	0.43	0.53	0.68	0.77	1.29	1.52
22	0.62	0.72	0.82	1.03	1.66	2.05	0.43	0.53	0.68	0.77	1.29	1.53
23	0.60	0.70	0.79	1.01	1.66	2.05	0.43	0.53	0.68	0.77	1.29	1.55
24	0.59	0.69	0.76	0.98	1.66	2.06	0.43	0.53	0.68	0.77	1.29	1.56
25	0.57	0.67	0.73	0.96	1.66	2.07	0.43	0.53	0.68	0.77	1.29	1.58
26	0.56	0.67	0.75	0.96	1.68	2.08	0.43	0.53	0.68	0.77	1.31	1.60
27	0.55	0.67	0.77	0.97	1.69	2.09	0.43	0.54	0.68	0.78	1.32	1.61
28	0.53	0.67	0.79	0.97	1.71	2.11	0.44	0.54	0.69	0.78	1.34	1.63
29	0.52	0.67	0.81	0.98	1.72	2.12	0.44	0.55	0.69	0.79	1.35	1.64
30	0.51	0.67	0.83	0.98	1.74	2.13	0.44	0.55	0.69	0.79	1.37	1.66
31	0.54	0.69	0.85	1.00	1.81	2.26	0.46	0.56	0.71	0.82	1.45	1.76
32	0.56	0.70	0.87	1.01	1.88	2.39	0.47	0.57	0.72	0.85	1.53	1.86
33	0.59	0.72	0.88	1.03	1.95	2.51	0.49	0.59	0.74	0.89	1.60	1.95
34	0.61	0.73	0.90	1.04	2.02	2.64	0.50	0.60	0.75	0.92	1.68	2.05
35	0.64	0.75	0.92	1.06	2.09	2.77	0.52	0.61	0.77	0.95	1.76	2.15
36	0.69	0.81	0.99	1.16	2.28	3.03	0.56	0.66	0.83	1.01	1.89	2.34
37	0.75	0.87	1.06	1.25	2.47	3.29	0.60	0.71	0.88	1.07	2.01	2.53
38	0.80	0.94	1.13	1.35	2.66	3.56	0.65	0.77	0.94	1.13	2.14	2.73
39	0.86	1.00	1.20	1.44	2.85	3.82	0.69	0.82	0.99	1.19	2.26	2.92
40	0.91	1.06	1.27	1.54	3.04	4.08	0.73	0.87	1.05	1.25	2.39	3.11
41	0.98	1.15	1.41	1.70	3.41	4.57	0.78	0.94	1.14	1.36	2.64	3.46
42	1.05	1.24	1.55	1.86	3.77	5.07	0.84	1.00	1.23	1.47	2.89	3.81
43	1.12	1.33	1.69	2.01	4.14	5.56	0.89	1.07	1.33	1.59	3.15	4.15
44	1.19	1.42	1.83	2.17	4.50	6.06	0.95	1.13	1.42	1.70	3.40	4.50



Trendsetter[®] Super 20

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.26	1.51	1.97	2.33	4.87	6.55	1.00	1.20	1.51	1.81	3.65	4.85
46	1.39	1.66	2.17	2.56	5.39	7.13	1.10	1.31	1.65	1.98	4.03	5.35
47	1.53	1.80	2.37	2.78	5.92	7.71	1.20	1.42	1.79	2.16	4.40	5.85
48	1.66	1.95	2.56	3.01	6.44	8.28	1.31	1.54	1.92	2.33	4.78	6.35
49	1.80	2.09	2.76	3.23	6.97	8.86	1.41	1.65	2.06	2.51	5.15	6.85
50	1.93	2.24	2.96	3.46	7.49	9.44	1.51	1.76	2.20	2.68	5.53	7.35
51	2.15	2.50	3.29	3.93	8.25	10.49	1.68	1.97	2.41	2.94	6.14	8.17
52	2.37	2.76	3.62	4.40	9.01	11.54	1.86	2.17	2.62	3.20	6.76	8.99
53	2.59	3.03	3.96	4.86	9.78	12.59	2.03	2.38	2.84	3.47	7.37	9.82
54	2.81	3.29	4.29	5.33	10.54	13.64	2.21	2.58	3.05	3.73	7.99	10.64
55	3.03	3.55	4.62	5.80	11.30	14.69	2.38	2.79	3.26	3.99	8.60	11.46
56	3.46	4.04	5.32	6.53	12.50	16.30	2.73	3.18	3.71	4.52	9.54	12.71
57	3.89	4.52	6.01	7.26	13.70	17.90	3.07	3.57	4.16	5.06	10.48	13.97
58	4.33	5.01	6.71	7.99	14.89	19.51	3.42	3.97	4.62	5.59	11.43	15.22
59	4.76	5.49	7.40	8.72	16.09	21.11	3.76	4.36	5.07	6.13	12.37	16.48
60	5.19	5.98	8.10	9.45	17.29	22.72	4.11	4.75	5.52	6.66	13.31	17.73
61	6.13	7.13	9.23	11.14	19.17	25.19	4.75	5.47	6.35	7.68	14.77	19.67
62	7.07	8.28	10.36	12.84	21.04	27.66	5.39	6.19	7.19	8.70	16.23	21.60
63	8.00	9.44	11.49	14.53	22.92	30.12	6.02	6.91	8.02	9.72	17.68	23.54
64	8.94	10.59	12.62	16.23	24.79	32.59	6.66	7.63	8.86	10.74	19.14	25.47
65	9.88	11.74	13.75	17.92	26.67	35.06	7.30	8.35	9.69	11.76	20.60	27.41
66	11.66	13.85	16.05	20.36	NA	NA	8.61	9.77	11.22	13.77	NA	NA
67	13.44	15.96	18.35	22.81	NA	NA	9.93	11.19	12.75	15.78	NA	NA
68	15.23	18.08	20.65	25.25	NA	NA	11.24	12.62	14.28	17.79	NA	NA
69	17.01	20.19	22.95	27.70	NA	NA	12.56	14.04	15.81	19.80	NA	NA
70	18.79	22.30	25.25	30.14	NA	NA	13.87	15.46	17.34	21.81	NA	NA



Trendsetter[®] Super 20

NEW YORK ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.61	0.79	0.87	1.12	1.95	2.34	0.54	0.65	0.79	0.90	1.43	1.73
19	0.61	0.79	0.87	1.12	1.95	2.34	0.54	0.65	0.79	0.90	1.43	1.73
20	0.61	0.79	0.87	1.12	1.95	2.34	0.54	0.65	0.79	0.90	1.43	1.73
21	0.61	0.79	0.87	1.12	1.95	2.34	0.54	0.65	0.79	0.90	1.44	1.75
22	0.61	0.79	0.87	1.12	1.95	2.35	0.54	0.65	0.79	0.90	1.46	1.78
23	0.61	0.79	0.87	1.12	1.95	2.38	0.54	0.65	0.79	0.90	1.49	1.80
24	0.61	0.79	0.87	1.12	1.95	2.40	0.54	0.65	0.79	0.90	1.50	1.82
25	0.61	0.79	0.87	1.12	1.96	2.40	0.54	0.65	0.79	0.90	1.50	1.82
26	0.61	0.79	0.88	1.12	1.98	2.41	0.54	0.65	0.79	0.90	1.50	1.83
27	0.61	0.79	0.90	1.12	2.00	2.42	0.55	0.66	0.80	0.90	1.53	1.85
28	0.61	0.79	0.92	1.13	2.02	2.44	0.55	0.66	0.80	0.90	1.56	1.87
29	0.62	0.80	0.96	1.14	2.05	2.46	0.55	0.66	0.80	0.91	1.58	1.89
30	0.62	0.80	0.98	1.14	2.05	2.48	0.56	0.67	0.81	0.92	1.58	1.91
31	0.63	0.81	1.00	1.17	2.10	2.57	0.57	0.69	0.84	0.96	1.66	2.01
32	0.64	0.83	1.01	1.19	2.16	2.68	0.59	0.72	0.86	0.99	1.74	2.13
33	0.65	0.83	1.02	1.21	2.23	2.83	0.62	0.74	0.88	1.03	1.84	2.26
34	0.66	0.84	1.05	1.25	2.33	3.00	0.64	0.75	0.90	1.08	1.94	2.40
35	0.68	0.86	1.08	1.30	2.43	3.20	0.65	0.77	0.92	1.12	2.04	2.55
36	0.73	0.90	1.14	1.39	2.60	3.44	0.68	0.81	0.98	1.20	2.18	2.73
37	0.77	0.96	1.22	1.47	2.78	3.69	0.72	0.86	1.03	1.28	2.33	2.93
38	0.81	1.02	1.31	1.56	3.01	3.98	0.75	0.90	1.10	1.35	2.49	3.14
39	0.87	1.09	1.40	1.66	3.25	4.29	0.79	0.95	1.17	1.43	2.64	3.33
40	0.92	1.16	1.49	1.76	3.48	4.63	0.83	0.98	1.23	1.51	2.78	3.51
41	1.02	1.28	1.64	1.94	3.88	5.15	0.89	1.06	1.34	1.64	3.01	3.87
42	1.13	1.41	1.80	2.12	4.32	5.72	0.96	1.13	1.47	1.79	3.27	4.28
43	1.25	1.54	1.97	2.31	4.77	6.29	1.03	1.23	1.60	1.94	3.55	4.72
44	1.38	1.68	2.16	2.51	5.24	6.88	1.12	1.33	1.71	2.07	3.85	5.21



Trendsetter® Super 20

NEW YORK ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.51	1.85	2.35	2.73	5.80	7.57	1.20	1.42	1.80	2.19	4.16	5.74
46	1.65	2.02	2.56	2.98	6.35	8.25	1.31	1.55	1.97	2.39	4.53	6.28
47	1.79	2.21	2.77	3.23	6.88	8.91	1.43	1.68	2.13	2.60	4.93	6.82
48	1.94	2.40	3.00	3.49	7.40	9.57	1.55	1.82	2.31	2.81	5.34	7.35
49	2.09	2.59	3.25	3.74	8.01	10.31	1.67	1.95	2.49	3.01	5.74	7.87
50	2.27	2.78	3.51	4.04	8.68	11.12	1.80	2.07	2.65	3.21	6.14	8.33
51	2.49	3.07	3.86	4.48	9.49	12.07	1.95	2.23	2.85	3.48	6.68	8.97
52	2.78	3.36	4.22	4.95	10.34	13.04	2.09	2.41	3.05	3.74	7.22	9.60
53	3.08	3.66	4.63	5.49	11.29	14.10	2.27	2.61	3.25	4.02	7.76	10.35
54	3.38	4.02	5.09	6.09	12.32	15.27	2.45	2.82	3.45	4.31	8.36	11.14
55	3.67	4.44	5.63	6.83	13.34	16.40	2.65	3.06	3.74	4.72	9.16	11.99
56	4.07	4.91	6.24	7.57	14.41	17.83	2.92	3.37	4.17	5.20	9.97	13.26
57	4.52	5.39	6.95	8.32	15.62	19.48	3.20	3.73	4.64	5.75	10.77	14.67
58	5.01	5.93	7.72	9.15	16.90	21.22	3.52	4.11	5.16	6.36	11.70	16.26
59	5.53	6.50	8.56	10.07	18.24	23.08	3.87	4.54	5.75	7.03	12.74	18.02
60	6.13	7.14	9.48	11.07	19.66	25.06	4.26	5.02	6.40	7.77	13.86	19.95
61	7.06	8.29	10.79	12.46	22.09	27.89	4.77	5.65	7.23	8.81	16.05	23.21
62	8.01	9.45	12.16	14.02	24.49	30.68	5.35	6.35	8.13	9.91	18.18	26.39
63	9.09	10.79	13.71	15.79	27.03	33.63	5.98	7.13	9.14	11.17	20.28	29.52
64	10.34	12.33	15.49	17.77	30.13	37.24	6.74	8.06	10.35	12.64	22.69	33.18
65	11.75	14.08	17.49	20.00	33.41	41.01	7.58	9.09	11.64	14.27	25.30	37.10
66	13.39	16.03	19.47	22.49	NA	NA	8.56	10.29	12.99	16.02	NA	NA
67	15.21	18.19	21.43	25.28	NA	NA	9.65	11.64	14.41	17.91	NA	NA
68	17.35	20.71	23.67	28.43	NA	NA	10.90	13.19	15.81	20.10	NA	NA
69	19.51	23.29	25.97	31.96	NA	NA	12.32	14.95	17.17	22.55	NA	NA
70	22.37	26.68	28.91	35.94	NA	NA	14.03	17.05	18.65	25.51	NA	NA



Trendsetter® Super 20

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.53	0.61	0.73	1.03	1.48	1.96	0.34	0.42	0.58	0.66	1.15	1.27
19	0.53	0.61	0.73	1.03	1.48	1.96	0.34	0.42	0.58	0.66	1.15	1.27
20	0.53	0.61	0.73	1.03	1.48	1.96	0.34	0.42	0.58	0.66	1.15	1.27
21	0.51	0.60	0.70	1.01	1.48	1.97	0.34	0.42	0.58	0.66	1.16	1.29
22	0.50	0.59	0.69	0.86	1.48	1.98	0.34	0.42	0.58	0.66	1.18	1.31
23	0.48	0.58	0.68	0.85	1.48	2.00	0.34	0.42	0.58	0.66	1.19	1.34
24	0.47	0.57	0.67	0.84	1.48	2.01	0.34	0.42	0.58	0.66	1.21	1.36
25	0.45	0.56	0.66	0.83	1.48	2.02	0.34	0.42	0.58	0.66	1.22	1.38
26	0.45	0.56	0.67	0.84	1.51	2.04	0.34	0.42	0.59	0.67	1.24	1.42
27	0.45	0.56	0.68	0.85	1.54	2.05	0.35	0.43	0.60	0.68	1.25	1.46
28	0.46	0.57	0.70	0.85	1.57	2.07	0.35	0.43	0.60	0.68	1.27	1.50
29	0.46	0.57	0.71	0.86	1.60	2.08	0.36	0.44	0.61	0.69	1.28	1.54
30	0.46	0.57	0.72	0.87	1.63	2.10	0.36	0.44	0.62	0.70	1.30	1.58
31	0.48	0.59	0.73	0.89	1.71	2.23	0.38	0.46	0.64	0.73	1.37	1.68
32	0.51	0.61	0.75	0.91	1.78	2.36	0.40	0.48	0.65	0.76	1.44	1.78
33	0.53	0.63	0.76	0.93	1.86	2.49	0.42	0.50	0.67	0.80	1.51	1.88
34	0.56	0.65	0.78	0.95	1.93	2.62	0.44	0.52	0.68	0.83	1.58	1.98
35	0.58	0.67	0.79	0.97	2.01	2.75	0.46	0.54	0.70	0.86	1.65	2.08
36	0.63	0.73	0.86	1.06	2.20	3.02	0.50	0.59	0.75	0.92	1.79	2.28
37	0.68	0.80	0.94	1.16	2.39	3.30	0.54	0.64	0.80	0.98	1.93	2.48
38	0.73	0.86	1.01	1.25	2.59	3.57	0.58	0.68	0.85	1.04	2.07	2.69
39	0.78	0.93	1.09	1.35	2.78	3.85	0.62	0.73	0.90	1.10	2.21	2.89
40	0.83	0.99	1.16	1.44	2.97	4.12	0.66	0.78	0.95	1.16	2.35	3.09
41	0.90	1.07	1.31	1.59	3.34	4.57	0.71	0.85	1.05	1.27	2.59	3.43
42	0.97	1.15	1.46	1.74	3.71	5.02	0.76	0.91	1.14	1.38	2.84	3.77
43	1.03	1.24	1.60	1.90	4.09	5.47	0.82	0.98	1.24	1.48	3.08	4.12
44	1.10	1.32	1.75	2.05	4.46	5.92	0.87	1.04	1.33	1.59	3.33	4.46



Trendsetter® Super 20

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.17	1.40	1.90	2.20	4.83	6.37	0.92	1.11	1.43	1.70	3.57	4.80
46	1.29	1.54	2.09	2.43	5.31	7.01	1.02	1.21	1.57	1.86	3.97	5.36
47	1.41	1.69	2.29	2.66	5.80	7.64	1.11	1.32	1.70	2.02	4.38	5.92
48	1.54	1.83	2.48	2.88	6.28	8.28	1.21	1.42	1.84	2.18	4.78	6.48
49	1.66	1.98	2.68	3.11	6.77	8.91	1.30	1.53	1.97	2.34	5.19	7.04
50	1.78	2.12	2.87	3.34	7.25	9.55	1.40	1.63	2.11	2.50	5.59	7.60
51	1.99	2.38	3.19	3.79	8.03	10.69	1.56	1.83	2.31	2.76	6.22	8.46
52	2.20	2.63	3.51	4.24	8.80	11.83	1.73	2.03	2.52	3.02	6.86	9.33
53	2.41	2.89	3.84	4.70	9.58	12.97	1.89	2.22	2.72	3.29	7.49	10.19
54	2.62	3.14	4.16	5.15	10.35	14.11	2.06	2.42	2.93	3.55	8.13	11.06
55	2.83	3.40	4.48	5.60	11.13	15.25	2.22	2.62	3.13	3.81	8.76	11.92
56	3.24	3.87	5.10	6.33	12.39	16.96	2.56	3.01	3.57	4.35	9.75	13.26
57	3.65	4.34	5.72	7.06	13.66	18.67	2.90	3.40	4.01	4.88	10.73	14.59
58	4.06	4.80	6.34	7.79	14.92	20.39	3.23	3.78	4.45	5.42	11.72	15.93
59	4.47	5.27	6.96	8.52	16.19	22.10	3.57	4.17	4.89	5.95	12.70	17.26
60	4.88	5.74	7.58	9.25	17.45	23.81	3.91	4.56	5.33	6.49	13.69	18.60
61	5.81	6.88	8.80	10.96	19.39	26.46	4.54	5.27	6.18	7.50	15.23	20.69
62	6.74	8.02	10.01	12.67	21.33	29.11	5.18	5.99	7.04	8.50	16.77	22.78
63	7.67	9.15	11.23	14.38	23.28	31.75	5.81	6.70	7.89	9.51	18.31	24.86
64	8.60	10.29	12.44	16.09	25.22	34.40	6.45	7.42	8.75	10.51	19.85	26.95
65	9.53	11.43	13.66	17.80	27.16	37.05	7.08	8.13	9.60	11.52	21.39	29.04
66	11.37	13.59	15.97	20.26	NA	NA	8.55	9.64	11.21	13.54	NA	NA
67	13.21	15.75	18.27	22.71	NA	NA	10.02	11.15	12.82	15.56	NA	NA
68	15.05	17.92	20.58	25.17	NA	NA	11.50	12.66	14.42	17.57	NA	NA
69	16.89	20.08	22.88	27.62	NA	NA	12.97	14.17	16.03	19.59	NA	NA
70	18.73	22.24	25.19	30.08	NA	NA	14.44	15.68	17.64	21.61	NA	NA



Trendsetter® Super 20

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.57	0.66	0.77	0.97	1.59	1.96	0.34	0.45	0.60	0.69	1.23	1.44
19	0.57	0.66	0.77	0.97	1.59	1.96	0.34	0.45	0.60	0.69	1.23	1.44
20	0.57	0.66	0.77	0.97	1.59	1.96	0.34	0.45	0.60	0.69	1.23	1.44
21	0.55	0.64	0.75	0.95	1.59	1.97	0.34	0.45	0.60	0.69	1.23	1.45
22	0.53	0.63	0.73	0.93	1.59	1.98	0.34	0.45	0.60	0.69	1.23	1.46
23	0.52	0.61	0.70	0.90	1.59	2.00	0.34	0.45	0.60	0.69	1.23	1.48
24	0.50	0.60	0.68	0.88	1.59	2.01	0.34	0.45	0.60	0.69	1.23	1.49
25	0.48	0.58	0.66	0.86	1.59	2.02	0.34	0.45	0.60	0.69	1.23	1.50
26	0.47	0.58	0.67	0.87	1.60	2.03	0.34	0.45	0.60	0.69	1.24	1.52
27	0.46	0.58	0.68	0.87	1.61	2.04	0.35	0.45	0.61	0.70	1.26	1.53
28	0.46	0.59	0.70	0.88	1.61	2.05	0.35	0.45	0.61	0.70	1.27	1.55
29	0.45	0.59	0.71	0.88	1.62	2.06	0.36	0.45	0.62	0.71	1.29	1.56
30	0.44	0.59	0.72	0.89	1.63	2.07	0.36	0.45	0.62	0.71	1.30	1.58
31	0.46	0.61	0.73	0.91	1.71	2.19	0.38	0.47	0.64	0.74	1.37	1.68
32	0.49	0.62	0.75	0.93	1.78	2.32	0.40	0.48	0.65	0.77	1.44	1.78
33	0.51	0.64	0.76	0.94	1.86	2.44	0.41	0.50	0.67	0.81	1.51	1.88
34	0.54	0.65	0.78	0.96	1.93	2.57	0.43	0.51	0.68	0.84	1.58	1.98
35	0.56	0.67	0.79	0.98	2.01	2.69	0.45	0.53	0.70	0.87	1.65	2.08
36	0.61	0.73	0.86	1.07	2.20	2.95	0.49	0.58	0.75	0.93	1.79	2.27
37	0.66	0.79	0.94	1.16	2.39	3.21	0.53	0.63	0.80	0.99	1.93	2.46
38	0.72	0.85	1.01	1.24	2.59	3.47	0.58	0.68	0.86	1.05	2.07	2.66
39	0.77	0.91	1.09	1.33	2.78	3.73	0.62	0.73	0.91	1.11	2.21	2.85
40	0.82	0.97	1.16	1.42	2.97	3.99	0.66	0.78	0.96	1.17	2.35	3.04
41	0.89	1.06	1.31	1.58	3.34	4.47	0.71	0.84	1.06	1.28	2.60	3.37
42	0.96	1.14	1.46	1.74	3.71	4.94	0.76	0.91	1.15	1.39	2.85	3.70
43	1.03	1.23	1.60	1.89	4.09	5.42	0.81	0.97	1.25	1.50	3.09	4.04
44	1.10	1.31	1.75	2.05	4.46	5.89	0.86	1.04	1.34	1.61	3.34	4.37



Trendsetter® Super 20

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.17	1.40	1.90	2.21	4.83	6.37	0.91	1.10	1.44	1.72	3.59	4.70
46	1.29	1.55	2.09	2.44	5.32	6.98	1.01	1.20	1.58	1.89	3.92	5.16
47	1.42	1.69	2.29	2.67	5.81	7.58	1.11	1.31	1.72	2.06	4.25	5.61
48	1.54	1.84	2.48	2.90	6.30	8.19	1.20	1.41	1.85	2.22	4.58	6.07
49	1.67	1.98	2.68	3.13	6.79	8.79	1.30	1.52	1.99	2.39	4.91	6.52
50	1.79	2.13	2.87	3.36	7.28	9.40	1.40	1.62	2.13	2.56	5.24	6.98
51	2.00	2.39	3.19	3.82	8.08	10.43	1.56	1.81	2.33	2.82	5.82	7.76
52	2.21	2.65	3.51	4.27	8.87	11.45	1.72	2.01	2.53	3.07	6.40	8.55
53	2.43	2.90	3.84	4.73	9.67	12.48	1.89	2.20	2.74	3.33	6.99	9.33
54	2.64	3.16	4.16	5.18	10.46	13.50	2.05	2.40	2.94	3.58	7.57	10.12
55	2.85	3.42	4.48	5.64	11.26	14.53	2.21	2.59	3.14	3.84	8.15	10.90
56	3.26	3.89	5.11	6.37	12.45	15.97	2.54	2.97	3.56	4.37	9.06	12.10
57	3.67	4.36	5.73	7.10	13.65	17.40	2.87	3.35	3.98	4.89	9.97	13.31
58	4.08	4.83	6.36	7.84	14.84	18.84	3.21	3.73	4.39	5.42	10.87	14.51
59	4.49	5.30	6.98	8.57	16.04	20.27	3.54	4.11	4.81	5.94	11.78	15.72
60	4.90	5.77	7.61	9.30	17.23	21.71	3.87	4.49	5.23	6.47	12.69	16.92
61	5.86	6.91	8.82	11.01	19.10	24.07	4.49	5.19	6.10	7.49	14.12	18.78
62	6.81	8.05	10.03	12.72	20.96	26.44	5.11	5.88	6.98	8.52	15.54	20.64
63	7.77	9.19	11.24	14.43	22.83	28.80	5.72	6.58	7.85	9.54	16.97	22.49
64	8.72	10.33	12.45	16.14	24.69	31.17	6.34	7.27	8.73	10.57	18.39	24.35
65	9.68	11.47	13.66	17.85	26.56	33.53	6.96	7.97	9.60	11.59	19.82	26.21
66	11.49	13.62	15.97	20.30	NA	NA	8.24	9.35	11.02	13.61	NA	NA
67	13.30	15.78	18.27	22.74	NA	NA	9.52	10.73	12.43	15.62	NA	NA
68	15.11	17.93	20.58	25.19	NA	NA	10.80	12.12	13.85	17.64	NA	NA
69	16.92	20.09	22.88	27.63	NA	NA	12.08	13.50	15.26	19.65	NA	NA
70	18.73	22.24	25.19	30.08	NA	NA	13.36	14.88	16.68	21.67	NA	NA



Trendsetter® Super 20

NEW YORK ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.53	0.72	0.83	1.00	1.84	2.24	0.43	0.55	0.70	0.79	1.32	1.65
19	0.53	0.72	0.83	1.00	1.84	2.24	0.43	0.55	0.70	0.79	1.32	1.65
20	0.53	0.72	0.83	1.00	1.84	2.24	0.43	0.55	0.70	0.79	1.32	1.65
21	0.53	0.72	0.83	1.00	1.84	2.26	0.43	0.55	0.70	0.79	1.34	1.67
22	0.53	0.72	0.83	1.00	1.85	2.27	0.43	0.55	0.70	0.79	1.36	1.69
23	0.53	0.72	0.83	1.00	1.86	2.28	0.43	0.55	0.70	0.79	1.39	1.72
24	0.53	0.72	0.83	1.00	1.87	2.30	0.43	0.55	0.70	0.79	1.40	1.73
25	0.53	0.72	0.83	1.00	1.87	2.31	0.43	0.55	0.70	0.79	1.40	1.73
26	0.53	0.72	0.84	1.00	1.88	2.32	0.43	0.55	0.72	0.80	1.41	1.74
27	0.53	0.72	0.85	1.00	1.90	2.33	0.44	0.55	0.72	0.81	1.43	1.76
28	0.53	0.73	0.87	1.02	1.93	2.35	0.44	0.55	0.72	0.81	1.45	1.78
29	0.54	0.74	0.89	1.05	1.95	2.38	0.45	0.56	0.73	0.81	1.47	1.82
30	0.54	0.74	0.90	1.05	1.95	2.38	0.46	0.57	0.74	0.83	1.49	1.84
31	0.55	0.74	0.91	1.06	2.01	2.48	0.48	0.58	0.75	0.86	1.57	1.93
32	0.56	0.74	0.92	1.08	2.08	2.57	0.50	0.61	0.77	0.89	1.66	2.04
33	0.57	0.75	0.94	1.10	2.16	2.74	0.52	0.63	0.79	0.94	1.75	2.15
34	0.59	0.76	0.97	1.12	2.27	2.92	0.54	0.65	0.81	0.98	1.85	2.27
35	0.62	0.77	0.99	1.14	2.39	3.11	0.57	0.66	0.84	1.02	1.96	2.40
36	0.66	0.83	1.06	1.22	2.55	3.34	0.61	0.70	0.89	1.09	2.10	2.59
37	0.70	0.88	1.12	1.30	2.74	3.60	0.64	0.75	0.95	1.16	2.26	2.81
38	0.75	0.94	1.21	1.40	2.96	3.91	0.68	0.79	1.00	1.23	2.41	3.03
39	0.80	0.99	1.30	1.50	3.18	4.21	0.73	0.84	1.06	1.31	2.56	3.25
40	0.86	1.03	1.39	1.61	3.43	4.55	0.77	0.88	1.11	1.40	2.71	3.45
41	0.96	1.16	1.54	1.78	3.87	5.12	0.84	0.97	1.22	1.54	2.97	3.81
42	1.06	1.28	1.71	1.98	4.31	5.68	0.90	1.06	1.34	1.68	3.23	4.19
43	1.16	1.41	1.88	2.18	4.75	6.24	0.97	1.14	1.46	1.83	3.50	4.61
44	1.25	1.54	2.06	2.39	5.19	6.82	1.03	1.23	1.57	1.97	3.77	5.07



Trendsetter[®] Super 20

NEW YORK ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.38	1.68	2.26	2.62	5.74	7.52	1.09	1.32	1.68	2.09	4.08	5.57
46	1.52	1.86	2.45	2.87	6.29	8.23	1.19	1.44	1.84	2.27	4.46	6.06
47	1.67	2.05	2.65	3.12	6.83	8.90	1.30	1.57	2.00	2.45	4.84	6.56
48	1.83	2.23	2.87	3.36	7.36	9.56	1.41	1.71	2.18	2.65	5.24	7.04
49	1.98	2.41	3.10	3.58	7.94	10.27	1.52	1.84	2.35	2.85	5.63	7.51
50	2.13	2.56	3.34	3.82	8.60	10.98	1.63	1.96	2.52	3.03	6.04	7.98
51	2.35	2.81	3.67	4.29	9.41	11.91	1.78	2.12	2.72	3.27	6.59	8.58
52	2.62	3.09	4.00	4.76	10.27	12.91	1.94	2.29	2.92	3.51	7.13	9.20
53	2.88	3.41	4.38	5.32	11.23	13.99	2.10	2.46	3.11	3.77	7.67	9.85
54	3.14	3.73	4.80	5.94	12.27	15.18	2.30	2.65	3.32	4.06	8.27	10.55
55	3.39	4.02	5.30	6.70	13.32	16.35	2.51	2.87	3.61	4.43	9.09	11.50
56	3.77	4.46	5.87	7.45	14.39	17.73	2.75	3.19	4.00	4.93	9.91	12.71
57	4.21	4.97	6.55	8.18	15.59	19.35	3.04	3.53	4.44	5.47	10.74	14.04
58	4.71	5.53	7.28	9.00	16.84	21.04	3.33	3.91	4.93	6.08	11.56	15.54
59	5.24	6.15	8.07	9.89	18.18	22.85	3.66	4.33	5.47	6.75	12.53	17.23
60	5.84	6.82	8.95	10.89	19.58	24.76	4.03	4.81	6.07	7.51	13.61	19.06
61	6.78	7.93	10.27	12.30	22.02	27.56	4.57	5.46	6.92	8.59	15.60	22.33
62	7.71	9.04	11.61	13.88	24.43	30.32	5.13	6.15	7.82	9.72	17.53	25.54
63	8.79	10.27	13.13	15.68	26.94	33.25	5.78	6.94	8.86	11.01	19.44	28.72
64	10.03	11.73	14.88	17.70	30.03	36.83	6.55	7.87	10.08	12.54	21.59	32.46
65	11.44	13.37	16.86	19.99	33.31	40.58	7.39	8.91	11.44	14.25	23.91	36.47
66	12.99	15.39	18.95	22.20	NA	NA	8.33	10.13	12.80	15.99	NA	NA
67	14.69	17.64	21.04	24.66	NA	NA	9.37	11.52	14.17	17.85	NA	NA
68	16.68	20.31	23.13	27.40	NA	NA	10.56	13.11	15.52	20.02	NA	NA
69	18.67	23.03	25.22	30.43	NA	NA	11.89	14.92	16.86	22.45	NA	NA
70	21.31	26.61	28.14	33.80	NA	NA	13.51	17.03	18.32	25.38	NA	NA



Trendsetter® Super 20

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.49	0.57	0.70	0.82	1.43	1.87	0.30	0.38	0.53	0.60	0.99	1.18
19	0.49	0.57	0.70	0.82	1.43	1.87	0.30	0.38	0.53	0.60	0.99	1.18
20	0.49	0.57	0.70	0.82	1.43	1.87	0.30	0.38	0.53	0.60	0.99	1.18
21	0.47	0.56	0.70	0.81	1.43	1.87	0.30	0.38	0.53	0.60	1.01	1.21
22	0.46	0.55	0.65	0.80	1.43	1.88	0.30	0.38	0.53	0.60	1.04	1.24
23	0.44	0.54	0.64	0.78	1.43	1.88	0.30	0.38	0.53	0.61	1.06	1.27
24	0.43	0.53	0.64	0.77	1.43	1.89	0.30	0.38	0.53	0.61	1.09	1.30
25	0.41	0.52	0.63	0.76	1.43	1.89	0.30	0.38	0.53	0.61	1.11	1.33
26	0.41	0.52	0.63	0.77	1.46	1.92	0.31	0.38	0.53	0.62	1.13	1.37
27	0.42	0.52	0.64	0.78	1.48	1.95	0.31	0.39	0.53	0.63	1.14	1.40
28	0.42	0.53	0.64	0.78	1.51	1.97	0.32	0.39	0.54	0.64	1.16	1.44
29	0.43	0.53	0.65	0.79	1.53	2.00	0.32	0.40	0.54	0.65	1.17	1.47
30	0.43	0.53	0.65	0.80	1.56	2.03	0.33	0.40	0.54	0.66	1.19	1.51
31	0.45	0.55	0.67	0.83	1.64	2.14	0.35	0.42	0.56	0.69	1.25	1.61
32	0.47	0.57	0.69	0.85	1.72	2.26	0.37	0.44	0.58	0.72	1.31	1.72
33	0.50	0.59	0.70	0.88	1.79	2.37	0.38	0.46	0.60	0.75	1.37	1.82
34	0.52	0.61	0.72	0.90	1.87	2.49	0.40	0.48	0.62	0.78	1.43	1.93
35	0.54	0.63	0.74	0.93	1.95	2.60	0.42	0.50	0.64	0.81	1.49	2.03
36	0.59	0.69	0.81	1.02	2.13	2.87	0.46	0.55	0.69	0.87	1.63	2.22
37	0.64	0.75	0.89	1.10	2.31	3.13	0.50	0.59	0.73	0.93	1.77	2.41
38	0.68	0.81	0.96	1.19	2.50	3.40	0.54	0.64	0.78	0.99	1.90	2.59
39	0.73	0.87	1.04	1.27	2.68	3.66	0.58	0.68	0.82	1.05	2.04	2.78
40	0.78	0.93	1.11	1.36	2.86	3.93	0.62	0.73	0.87	1.11	2.18	2.97
41	0.84	1.01	1.26	1.52	3.23	4.40	0.67	0.79	0.97	1.21	2.42	3.31
42	0.91	1.09	1.40	1.68	3.60	4.86	0.72	0.85	1.07	1.31	2.66	3.64
43	0.97	1.17	1.55	1.83	3.97	5.33	0.76	0.92	1.18	1.40	2.91	3.98
44	1.04	1.25	1.69	1.99	4.34	5.79	0.81	0.98	1.28	1.50	3.15	4.31



Trendsetter® Super 20

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.10	1.33	1.84	2.15	4.71	6.26	0.86	1.04	1.38	1.60	3.39	4.65
46	1.22	1.47	2.03	2.35	5.20	6.86	0.95	1.14	1.50	1.75	3.79	5.18
47	1.34	1.61	2.21	2.56	5.69	7.46	1.04	1.24	1.61	1.91	4.18	5.71
48	1.45	1.74	2.40	2.76	6.17	8.07	1.14	1.34	1.73	2.06	4.58	6.24
49	1.57	1.88	2.58	2.97	6.66	8.67	1.23	1.44	1.84	2.22	4.97	6.77
50	1.69	2.02	2.77	3.17	7.15	9.27	1.32	1.54	1.96	2.37	5.37	7.30
51	1.91	2.28	3.06	3.63	7.90	10.35	1.47	1.73	2.17	2.63	5.98	8.13
52	2.13	2.53	3.34	4.09	8.66	11.43	1.63	1.92	2.38	2.90	6.59	8.96
53	2.34	2.79	3.63	4.55	9.41	12.50	1.78	2.10	2.58	3.16	7.19	9.79
54	2.56	3.04	3.91	5.01	10.17	13.58	1.94	2.29	2.79	3.43	7.80	10.62
55	2.78	3.30	4.20	5.47	10.92	14.66	2.09	2.48	3.00	3.69	8.41	11.45
56	3.18	3.76	4.82	6.18	12.10	16.31	2.42	2.86	3.42	4.20	9.37	12.74
57	3.59	4.21	5.43	6.89	13.28	17.96	2.75	3.23	3.84	4.70	10.32	14.03
58	3.99	4.67	6.05	7.61	14.45	19.61	3.07	3.61	4.27	5.21	11.28	15.32
59	4.40	5.12	6.66	8.32	15.63	21.26	3.40	3.98	4.69	5.71	12.23	16.61
60	4.80	5.58	7.28	9.03	16.81	22.91	3.73	4.36	5.11	6.22	13.19	17.90
61	5.65	6.67	8.55	10.62	18.66	25.43	4.33	5.04	5.88	7.17	14.65	19.88
62	6.50	7.76	9.81	12.20	20.51	27.95	4.93	5.72	6.65	8.13	16.11	21.86
63	7.36	8.86	11.08	13.79	22.37	30.48	5.53	6.39	7.43	9.08	17.58	23.85
64	8.21	9.95	12.34	15.37	24.22	33.00	6.13	7.07	8.20	10.04	19.04	25.83
65	9.06	11.04	13.61	16.96	26.07	35.52	6.73	7.75	8.97	10.99	20.50	27.81
66	10.85	13.27	15.82	19.57	NA	NA	8.16	9.22	10.57	13.11	NA	NA
67	12.65	15.51	18.02	22.19	NA	NA	9.60	10.68	12.16	15.22	NA	NA
68	14.44	17.74	20.23	24.80	NA	NA	11.03	12.15	13.76	17.34	NA	NA
69	16.24	19.98	22.43	27.42	NA	NA	12.47	13.61	15.35	19.45	NA	NA
70	18.03	22.21	24.64	30.03	NA	NA	13.90	15.08	16.95	21.57	NA	NA



Trendsetter® Super 20

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.53	0.62	0.73	0.91	1.50	1.94	0.31	0.41	0.54	0.66	1.11	1.39
19	0.53	0.62	0.73	0.91	1.50	1.94	0.31	0.41	0.54	0.66	1.11	1.39
20	0.53	0.62	0.73	0.91	1.50	1.94	0.31	0.41	0.54	0.66	1.11	1.39
21	0.52	0.61	0.71	0.89	1.50	1.95	0.31	0.41	0.54	0.66	1.11	1.40
22	0.50	0.59	0.69	0.86	1.50	1.95	0.31	0.41	0.54	0.66	1.11	1.42
23	0.49	0.58	0.68	0.84	1.50	1.96	0.31	0.41	0.54	0.66	1.11	1.43
24	0.47	0.56	0.66	0.81	1.50	1.96	0.31	0.41	0.54	0.66	1.11	1.45
25	0.46	0.55	0.64	0.79	1.50	1.97	0.31	0.41	0.54	0.66	1.11	1.46
26	0.45	0.55	0.64	0.80	1.51	1.98	0.31	0.41	0.54	0.66	1.13	1.47
27	0.44	0.55	0.65	0.80	1.52	1.99	0.31	0.41	0.54	0.66	1.14	1.48
28	0.43	0.55	0.65	0.81	1.54	2.01	0.32	0.41	0.55	0.67	1.16	1.49
29	0.42	0.55	0.66	0.81	1.55	2.02	0.32	0.41	0.55	0.67	1.17	1.50
30	0.41	0.55	0.66	0.82	1.56	2.03	0.32	0.41	0.55	0.67	1.19	1.51
31	0.43	0.56	0.68	0.84	1.64	2.14	0.34	0.43	0.57	0.70	1.25	1.61
32	0.45	0.58	0.70	0.87	1.72	2.25	0.36	0.44	0.59	0.73	1.31	1.72
33	0.48	0.59	0.71	0.89	1.79	2.37	0.38	0.46	0.61	0.77	1.38	1.82
34	0.50	0.61	0.73	0.92	1.87	2.48	0.40	0.47	0.63	0.80	1.44	1.93
35	0.52	0.62	0.75	0.94	1.95	2.59	0.42	0.49	0.65	0.83	1.50	2.03
36	0.57	0.68	0.82	1.02	2.13	2.85	0.46	0.54	0.70	0.89	1.65	2.22
37	0.62	0.74	0.89	1.10	2.30	3.11	0.50	0.59	0.75	0.95	1.80	2.41
38	0.67	0.80	0.96	1.19	2.48	3.38	0.53	0.63	0.79	1.00	1.94	2.59
39	0.72	0.86	1.03	1.27	2.65	3.64	0.57	0.68	0.84	1.06	2.09	2.78
40	0.77	0.92	1.10	1.35	2.83	3.90	0.61	0.73	0.89	1.12	2.24	2.97
41	0.84	1.00	1.25	1.52	3.21	4.37	0.66	0.79	0.99	1.22	2.47	3.31
42	0.90	1.09	1.41	1.68	3.58	4.84	0.71	0.85	1.09	1.32	2.70	3.65
43	0.97	1.17	1.56	1.85	3.96	5.32	0.76	0.92	1.19	1.42	2.93	3.99
44	1.03	1.26	1.72	2.01	4.33	5.79	0.81	0.98	1.29	1.52	3.16	4.33



Trendsetter[®] Super 20

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.10	1.34	1.87	2.18	4.71	6.26	0.86	1.04	1.39	1.62	3.39	4.67
46	1.22	1.49	2.06	2.38	5.20	6.86	0.95	1.14	1.51	1.79	3.72	5.08
47	1.34	1.64	2.24	2.58	5.69	7.46	1.04	1.24	1.64	1.96	4.05	5.49
48	1.46	1.79	2.43	2.79	6.17	8.07	1.14	1.34	1.76	2.13	4.37	5.90
49	1.58	1.94	2.61	2.99	6.66	8.67	1.23	1.44	1.89	2.30	4.70	6.31
50	1.70	2.09	2.80	3.19	7.15	9.27	1.32	1.54	2.01	2.47	5.03	6.72
51	1.92	2.34	3.08	3.65	7.90	10.25	1.47	1.72	2.21	2.72	5.59	7.47
52	2.14	2.58	3.37	4.12	8.66	11.22	1.63	1.91	2.41	2.97	6.16	8.23
53	2.36	2.83	3.65	4.58	9.41	12.20	1.78	2.09	2.61	3.22	6.72	8.98
54	2.58	3.07	3.94	5.05	10.17	13.17	1.94	2.28	2.81	3.47	7.29	9.74
55	2.80	3.32	4.22	5.51	10.92	14.15	2.09	2.46	3.01	3.72	7.85	10.49
56	3.21	3.78	4.84	6.22	12.00	15.59	2.41	2.83	3.41	4.19	8.73	11.65
57	3.62	4.25	5.45	6.94	13.08	17.04	2.73	3.20	3.81	4.66	9.61	12.81
58	4.02	4.71	6.07	7.65	14.17	18.48	3.06	3.57	4.22	5.14	10.48	13.98
59	4.43	5.18	6.68	8.37	15.25	19.93	3.38	3.94	4.62	5.61	11.36	15.14
60	4.84	5.64	7.30	9.08	16.33	21.37	3.70	4.31	5.02	6.08	12.24	16.30
61	5.69	6.73	8.56	10.66	17.90	23.53	4.28	4.97	5.83	7.11	13.57	18.07
62	6.54	7.81	9.82	12.23	19.46	25.70	4.87	5.63	6.64	8.14	14.90	19.84
63	7.39	8.90	11.09	13.81	21.03	27.86	5.45	6.28	7.44	9.17	16.23	21.61
64	8.24	9.98	12.35	15.38	22.59	30.03	6.04	6.94	8.25	10.20	17.56	23.38
65	9.09	11.07	13.61	16.96	24.16	32.19	6.62	7.60	9.06	11.23	18.89	25.15
66	10.88	13.30	15.82	19.57	NA	NA	7.86	8.94	10.45	13.30	NA	NA
67	12.67	15.53	18.02	22.19	NA	NA	9.11	10.28	11.85	15.37	NA	NA
68	14.45	17.75	20.23	24.80	NA	NA	10.35	11.63	13.24	17.43	NA	NA
69	16.24	19.98	22.43	27.42	NA	NA	11.60	12.97	14.64	19.50	NA	NA
70	18.03	22.21	24.64	30.03	NA	NA	12.84	14.31	16.03	21.57	NA	NA



Trendsetter[®] Super 20

NEW YORK ONLY

Face Amounts of \$1,000,000 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.48	0.67	0.80	0.92	1.69	2.20	0.40	0.50	0.66	0.76	1.25	1.58
19	0.48	0.67	0.80	0.92	1.69	2.20	0.40	0.50	0.66	0.76	1.25	1.58
20	0.48	0.67	0.80	0.92	1.69	2.20	0.40	0.50	0.66	0.76	1.25	1.58
21	0.48	0.67	0.80	0.92	1.71	2.20	0.40	0.50	0.66	0.76	1.27	1.61
22	0.48	0.67	0.80	0.92	1.72	2.21	0.40	0.50	0.66	0.76	1.29	1.63
23	0.48	0.67	0.80	0.92	1.73	2.22	0.40	0.50	0.66	0.76	1.30	1.65
24	0.48	0.67	0.80	0.92	1.74	2.23	0.40	0.50	0.66	0.76	1.31	1.66
25	0.48	0.67	0.80	0.92	1.74	2.23	0.40	0.50	0.66	0.76	1.31	1.66
26	0.48	0.67	0.80	0.94	1.75	2.24	0.40	0.50	0.66	0.77	1.32	1.67
27	0.48	0.67	0.81	0.95	1.77	2.26	0.41	0.50	0.67	0.78	1.34	1.69
28	0.48	0.67	0.83	0.95	1.79	2.28	0.41	0.50	0.67	0.78	1.36	1.72
29	0.50	0.68	0.84	0.96	1.82	2.30	0.41	0.51	0.67	0.78	1.39	1.75
30	0.50	0.68	0.84	0.96	1.83	2.30	0.42	0.52	0.68	0.79	1.41	1.77
31	0.51	0.68	0.85	0.98	1.88	2.40	0.43	0.53	0.70	0.83	1.47	1.86
32	0.53	0.69	0.86	1.01	1.94	2.50	0.44	0.55	0.73	0.86	1.55	1.97
33	0.55	0.70	0.88	1.05	2.02	2.63	0.47	0.57	0.75	0.90	1.64	2.09
34	0.57	0.72	0.91	1.09	2.15	2.82	0.50	0.59	0.77	0.95	1.73	2.21
35	0.59	0.73	0.94	1.13	2.26	2.99	0.52	0.62	0.78	0.99	1.83	2.34
36	0.64	0.77	1.00	1.21	2.42	3.25	0.55	0.66	0.84	1.06	1.97	2.53
37	0.68	0.81	1.07	1.29	2.60	3.51	0.58	0.70	0.89	1.12	2.13	2.75
38	0.73	0.87	1.16	1.39	2.81	3.83	0.62	0.75	0.96	1.20	2.30	2.97
39	0.77	0.92	1.24	1.49	3.01	4.17	0.65	0.79	1.02	1.28	2.48	3.19
40	0.80	0.99	1.34	1.58	3.26	4.53	0.69	0.83	1.08	1.36	2.63	3.40
41	0.90	1.10	1.50	1.76	3.70	5.06	0.76	0.90	1.19	1.50	2.88	3.73
42	1.00	1.22	1.66	1.95	4.14	5.62	0.83	0.98	1.31	1.65	3.14	4.09
43	1.10	1.34	1.83	2.13	4.58	6.17	0.88	1.07	1.42	1.80	3.40	4.48
44	1.20	1.46	2.01	2.34	5.05	6.72	0.94	1.17	1.52	1.95	3.69	4.90



Trendsetter[®] Super 20

NEW YORK ONLY

Face Amounts of \$1,000,000 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.32	1.61	2.21	2.57	5.60	7.39	1.00	1.25	1.63	2.04	3.99	5.35
46	1.46	1.78	2.43	2.84	6.17	8.10	1.10	1.38	1.79	2.23	4.37	5.83
47	1.62	1.96	2.64	3.10	6.73	8.80	1.21	1.50	1.96	2.43	4.75	6.31
48	1.77	2.13	2.86	3.33	7.28	9.49	1.32	1.62	2.12	2.63	5.15	6.80
49	1.93	2.30	3.09	3.55	7.82	10.18	1.43	1.75	2.29	2.82	5.54	7.28
50	2.07	2.48	3.32	3.80	8.46	10.86	1.55	1.87	2.46	2.98	5.94	7.76
51	2.29	2.72	3.65	4.24	9.23	11.83	1.71	2.04	2.66	3.22	6.44	8.36
52	2.54	3.00	3.98	4.71	10.04	12.82	1.86	2.20	2.86	3.47	6.93	8.97
53	2.81	3.31	4.36	5.24	10.93	13.92	2.02	2.40	3.06	3.73	7.44	9.61
54	3.07	3.62	4.76	5.83	11.91	15.10	2.21	2.61	3.27	4.03	8.01	10.32
55	3.34	3.92	5.27	6.56	12.89	16.28	2.43	2.82	3.54	4.40	8.76	11.24
56	3.72	4.35	5.82	7.32	13.98	17.67	2.68	3.12	3.94	4.88	9.56	12.45
57	4.16	4.85	6.47	8.09	15.26	19.27	2.96	3.45	4.39	5.42	10.40	13.79
58	4.62	5.40	7.16	8.86	16.59	20.96	3.28	3.83	4.87	6.03	11.35	15.32
59	5.15	6.01	7.92	9.72	18.00	22.76	3.62	4.25	5.42	6.70	12.42	17.01
60	5.71	6.67	8.76	10.71	19.50	24.66	4.00	4.71	6.03	7.45	13.57	18.87
61	6.63	7.77	10.07	12.21	21.93	27.06	4.51	5.35	6.74	8.53	15.14	22.06
62	7.57	8.87	11.39	13.73	24.33	29.46	5.05	6.03	7.52	9.65	16.69	25.19
63	8.62	10.09	12.90	15.49	26.85	32.14	5.67	6.81	8.39	10.93	18.28	28.29
64	9.86	11.53	14.64	17.48	29.93	35.31	6.40	7.73	9.42	12.46	20.17	31.94
65	11.25	13.16	16.62	19.73	33.20	38.62	7.21	8.77	10.55	14.17	22.10	35.85
66	12.66	15.04	18.67	22.10	NA	NA	8.13	10.00	11.75	15.87	NA	NA
67	14.22	17.12	20.71	24.46	NA	NA	9.19	11.40	13.09	17.71	NA	NA
68	16.01	19.55	22.76	27.27	NA	NA	10.40	13.00	14.60	19.84	NA	NA
69	17.79	22.03	24.81	30.07	NA	NA	11.75	14.83	16.28	22.22	NA	NA
70	20.16	25.29	27.67	33.75	NA	NA	13.38	17.01	18.29	25.09	NA	NA



Trendsetter® Super 20

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.50	0.58	0.71	0.83	1.44	1.88	0.31	0.39	0.54	0.61	1.00	1.19
19	0.50	0.58	0.71	0.83	1.44	1.88	0.31	0.39	0.54	0.61	1.00	1.19
20	0.50	0.58	0.71	0.83	1.44	1.88	0.31	0.39	0.54	0.61	1.00	1.19
21	0.48	0.57	0.71	0.82	1.44	1.88	0.31	0.39	0.54	0.61	1.02	1.22
22	0.47	0.56	0.66	0.81	1.44	1.89	0.31	0.39	0.54	0.61	1.05	1.25
23	0.45	0.55	0.65	0.79	1.44	1.89	0.31	0.39	0.54	0.62	1.07	1.28
24	0.44	0.54	0.65	0.78	1.44	1.90	0.31	0.39	0.54	0.62	1.10	1.31
25	0.42	0.53	0.64	0.77	1.44	1.90	0.31	0.39	0.54	0.62	1.12	1.34
26	0.42	0.53	0.64	0.78	1.47	1.93	0.32	0.39	0.54	0.63	1.14	1.38
27	0.43	0.53	0.65	0.79	1.49	1.96	0.32	0.40	0.54	0.64	1.15	1.41
28	0.43	0.54	0.65	0.79	1.52	1.98	0.33	0.40	0.55	0.65	1.17	1.45
29	0.44	0.54	0.66	0.80	1.54	2.01	0.33	0.41	0.55	0.66	1.18	1.48
30	0.44	0.54	0.66	0.81	1.57	2.04	0.34	0.41	0.55	0.67	1.20	1.52
31	0.46	0.56	0.68	0.84	1.65	2.15	0.36	0.43	0.57	0.70	1.26	1.62
32	0.48	0.58	0.70	0.86	1.73	2.27	0.38	0.45	0.59	0.73	1.32	1.73
33	0.51	0.61	0.71	0.89	1.80	2.38	0.39	0.47	0.61	0.76	1.38	1.83
34	0.53	0.63	0.73	0.91	1.88	2.50	0.41	0.49	0.63	0.79	1.44	1.94
35	0.55	0.65	0.75	0.94	1.96	2.61	0.43	0.51	0.65	0.82	1.50	2.04
36	0.60	0.71	0.82	1.03	2.14	2.88	0.47	0.56	0.70	0.88	1.64	2.23
37	0.65	0.77	0.90	1.11	2.32	3.14	0.51	0.61	0.74	0.94	1.79	2.42
38	0.69	0.83	0.97	1.20	2.51	3.41	0.55	0.65	0.79	1.00	1.93	2.60
39	0.74	0.89	1.05	1.28	2.69	3.67	0.59	0.70	0.83	1.06	2.08	2.79
40	0.79	0.95	1.12	1.37	2.87	3.94	0.63	0.75	0.88	1.12	2.22	2.98
41	0.86	1.04	1.27	1.53	3.24	4.41	0.68	0.82	0.98	1.22	2.48	3.32
42	0.93	1.13	1.41	1.69	3.61	4.87	0.73	0.89	1.08	1.32	2.74	3.66
43	0.99	1.21	1.56	1.84	3.98	5.34	0.78	0.95	1.19	1.41	3.01	4.00
44	1.06	1.30	1.70	2.00	4.35	5.80	0.83	1.02	1.29	1.51	3.27	4.34



Trendsetter® Super 20

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.13	1.39	1.85	2.16	4.72	6.27	0.88	1.09	1.39	1.61	3.53	4.68
46	1.25	1.54	2.04	2.36	5.21	6.88	0.97	1.20	1.51	1.76	3.95	5.23
47	1.38	1.68	2.22	2.57	5.70	7.50	1.07	1.31	1.62	1.92	4.37	5.79
48	1.50	1.83	2.41	2.77	6.18	8.11	1.16	1.41	1.74	2.07	4.78	6.34
49	1.63	1.97	2.59	2.98	6.67	8.73	1.26	1.52	1.85	2.23	5.20	6.90
50	1.75	2.12	2.78	3.18	7.16	9.34	1.35	1.63	1.97	2.38	5.62	7.45
51	1.97	2.39	3.07	3.64	7.97	10.46	1.51	1.83	2.19	2.65	6.28	8.31
52	2.18	2.65	3.35	4.10	8.79	11.58	1.68	2.03	2.41	2.92	6.94	9.17
53	2.40	2.92	3.64	4.56	9.60	12.69	1.84	2.23	2.62	3.20	7.59	10.03
54	2.61	3.18	3.92	5.02	10.42	13.81	2.01	2.43	2.84	3.47	8.25	10.89
55	2.83	3.45	4.21	5.48	11.23	14.93	2.17	2.63	3.06	3.74	8.91	11.75
56	3.25	3.95	4.83	6.19	12.51	16.61	2.51	3.02	3.51	4.28	9.90	13.05
57	3.66	4.44	5.44	6.90	13.79	18.29	2.84	3.42	3.96	4.82	10.89	14.34
58	4.08	4.94	6.06	7.62	15.08	19.98	3.18	3.81	4.41	5.37	11.87	15.64
59	4.49	5.43	6.67	8.33	16.36	21.66	3.51	4.21	4.86	5.91	12.86	16.93
60	4.91	5.93	7.29	9.04	17.64	23.34	3.85	4.60	5.31	6.45	13.85	18.23
61	5.74	6.95	8.56	10.63	19.54	25.81	4.45	5.29	6.09	7.38	15.33	20.16
62	6.57	7.98	9.82	12.21	21.43	28.28	5.04	5.98	6.87	8.30	16.81	22.09
63	7.41	9.00	11.09	13.80	23.33	30.74	5.64	6.68	7.66	9.23	18.30	24.01
64	8.24	10.03	12.35	15.38	25.22	33.21	6.23	7.37	8.44	10.15	19.78	25.94
65	9.07	11.05	13.62	16.97	27.12	35.68	6.83	8.06	9.22	11.08	21.26	27.87
66	10.86	13.28	15.83	19.58	NA	NA	8.25	9.56	10.85	13.18	NA	NA
67	12.66	15.52	18.03	22.20	NA	NA	9.66	11.06	12.49	15.28	NA	NA
68	14.45	17.75	20.24	24.81	NA	NA	11.08	12.56	14.12	17.38	NA	NA
69	16.25	19.99	22.44	27.43	NA	NA	12.49	14.06	15.76	19.48	NA	NA
70	18.04	22.22	24.65	30.04	NA	NA	13.91	15.56	17.39	21.58	NA	NA



Trendsetter[®] Super 20

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.62	0.72	0.82	0.99	1.50	1.94	0.31	0.41	0.54	0.66	1.11	1.39
19	0.62	0.72	0.82	0.99	1.50	1.94	0.31	0.41	0.54	0.66	1.11	1.39
20	0.62	0.72	0.82	0.99	1.50	1.94	0.31	0.41	0.54	0.66	1.11	1.39
21	0.59	0.69	0.78	0.95	1.50	1.95	0.31	0.41	0.54	0.66	1.11	1.40
22	0.56	0.66	0.75	0.91	1.50	1.95	0.31	0.41	0.54	0.66	1.11	1.42
23	0.54	0.62	0.71	0.87	1.50	1.96	0.31	0.41	0.54	0.66	1.11	1.43
24	0.51	0.59	0.68	0.83	1.50	1.96	0.31	0.41	0.54	0.66	1.11	1.45
25	0.48	0.56	0.64	0.79	1.50	1.97	0.31	0.41	0.54	0.66	1.11	1.46
26	0.48	0.56	0.64	0.80	1.51	1.98	0.32	0.41	0.54	0.66	1.13	1.47
27	0.49	0.56	0.65	0.80	1.52	1.99	0.33	0.41	0.54	0.66	1.14	1.48
28	0.49	0.55	0.65	0.81	1.54	2.01	0.35	0.41	0.55	0.67	1.16	1.49
29	0.50	0.55	0.66	0.81	1.55	2.02	0.36	0.41	0.55	0.67	1.17	1.50
30	0.50	0.55	0.66	0.82	1.56	2.03	0.37	0.41	0.55	0.67	1.19	1.51
31	0.52	0.58	0.68	0.84	1.64	2.14	0.39	0.43	0.57	0.70	1.25	1.61
32	0.54	0.61	0.70	0.87	1.72	2.25	0.41	0.46	0.59	0.73	1.31	1.72
33	0.57	0.63	0.73	0.89	1.79	2.37	0.43	0.48	0.61	0.77	1.38	1.82
34	0.59	0.66	0.75	0.92	1.87	2.48	0.45	0.51	0.63	0.80	1.44	1.93
35	0.61	0.69	0.77	0.94	1.95	2.59	0.47	0.53	0.65	0.83	1.50	2.03
36	0.65	0.75	0.84	1.02	2.13	2.85	0.51	0.58	0.70	0.89	1.65	2.22
37	0.69	0.80	0.91	1.11	2.30	3.11	0.54	0.62	0.75	0.95	1.80	2.41
38	0.74	0.86	0.99	1.19	2.48	3.38	0.58	0.67	0.79	1.00	1.94	2.59
39	0.78	0.91	1.06	1.28	2.65	3.64	0.61	0.71	0.84	1.06	2.09	2.78
40	0.82	0.97	1.13	1.36	2.83	3.90	0.65	0.76	0.89	1.12	2.24	2.97
41	0.88	1.05	1.28	1.52	3.21	4.37	0.70	0.83	0.99	1.22	2.47	3.31
42	0.95	1.14	1.43	1.69	3.58	4.84	0.75	0.89	1.09	1.32	2.70	3.65
43	1.01	1.22	1.57	1.85	3.96	5.32	0.80	0.96	1.19	1.42	2.93	3.99
44	1.08	1.31	1.72	2.02	4.33	5.79	0.85	1.02	1.29	1.52	3.16	4.33



Trendsetter[®] Super 20

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.14	1.39	1.87	2.18	4.71	6.26	0.90	1.09	1.39	1.62	3.39	4.67
46	1.26	1.54	2.06	2.38	5.20	6.86	0.99	1.20	1.51	1.79	3.77	5.11
47	1.39	1.68	2.24	2.58	5.69	7.46	1.08	1.31	1.64	1.96	4.15	5.55
48	1.51	1.83	2.43	2.79	6.17	8.07	1.18	1.41	1.76	2.13	4.52	5.99
49	1.64	1.97	2.61	2.99	6.66	8.67	1.27	1.52	1.89	2.30	4.90	6.43
50	1.76	2.12	2.80	3.19	7.15	9.27	1.36	1.63	2.01	2.47	5.28	6.87
51	1.98	2.38	3.08	3.65	7.90	10.25	1.52	1.83	2.21	2.72	5.89	7.65
52	2.19	2.65	3.37	4.12	8.66	11.22	1.68	2.02	2.42	2.97	6.50	8.44
53	2.41	2.91	3.65	4.58	9.41	12.20	1.85	2.22	2.62	3.22	7.10	9.22
54	2.62	3.18	3.94	5.05	10.17	13.17	2.01	2.41	2.83	3.47	7.71	10.01
55	2.84	3.44	4.22	5.51	10.92	14.15	2.17	2.61	3.03	3.72	8.32	10.79
56	3.25	3.93	4.84	6.22	12.02	15.59	2.50	3.00	3.47	4.23	9.23	11.96
57	3.66	4.42	5.45	6.94	13.13	17.04	2.83	3.39	3.91	4.75	10.14	13.13
58	4.08	4.90	6.07	7.65	14.23	18.48	3.16	3.77	4.34	5.26	11.05	14.31
59	4.49	5.39	6.68	8.37	15.34	19.93	3.49	4.16	4.78	5.78	11.96	15.48
60	4.90	5.88	7.30	9.08	16.44	21.37	3.82	4.55	5.22	6.29	12.87	16.65
61	5.74	6.92	8.56	10.66	18.18	23.57	4.40	5.22	5.99	7.28	14.22	18.38
62	6.58	7.96	9.82	12.23	19.92	25.77	4.98	5.89	6.76	8.27	15.57	20.10
63	7.41	8.99	11.09	13.81	21.65	27.97	5.57	6.57	7.52	9.25	16.92	21.83
64	8.25	10.03	12.35	15.38	23.39	30.17	6.15	7.24	8.29	10.24	18.27	23.55
65	9.09	11.07	13.61	16.96	25.13	32.37	6.73	7.91	9.06	11.23	19.62	25.28
66	10.88	13.30	15.82	19.57	NA	NA	7.96	9.29	10.54	13.30	NA	NA
67	12.67	15.53	18.02	22.19	NA	NA	9.20	10.67	12.03	15.37	NA	NA
68	14.45	17.75	20.23	24.80	NA	NA	10.43	12.04	13.51	17.43	NA	NA
69	16.24	19.98	22.43	27.42	NA	NA	11.67	13.42	15.00	19.50	NA	NA
70	18.03	22.21	24.64	30.03	NA	NA	12.90	14.80	16.48	21.57	NA	NA



Trendsetter[®] Super 20

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.52	0.61	0.72	1.02	1.45	1.89	0.32	0.40	0.55	0.62	1.01	1.20
19	0.52	0.61	0.72	1.02	1.45	1.89	0.32	0.40	0.55	0.62	1.01	1.20
20	0.52	0.61	0.72	1.02	1.45	1.89	0.32	0.40	0.55	0.62	1.01	1.20
21	0.51	0.59	0.72	1.00	1.45	1.89	0.32	0.40	0.55	0.62	1.03	1.23
22	0.49	0.58	0.67	0.82	1.45	1.90	0.32	0.40	0.55	0.62	1.06	1.26
23	0.48	0.56	0.66	0.80	1.45	1.90	0.33	0.41	0.55	0.63	1.08	1.29
24	0.46	0.55	0.66	0.79	1.45	1.91	0.33	0.41	0.55	0.63	1.11	1.32
25	0.45	0.54	0.65	0.78	1.45	1.91	0.33	0.41	0.55	0.63	1.13	1.35
26	0.45	0.54	0.65	0.79	1.48	1.94	0.33	0.41	0.55	0.64	1.15	1.39
27	0.45	0.54	0.66	0.80	1.50	1.97	0.34	0.41	0.55	0.65	1.16	1.42
28	0.46	0.55	0.66	0.80	1.53	1.99	0.34	0.42	0.56	0.66	1.18	1.46
29	0.46	0.55	0.67	0.81	1.55	2.02	0.35	0.42	0.56	0.67	1.19	1.49
30	0.46	0.55	0.67	0.82	1.58	2.05	0.35	0.42	0.56	0.68	1.21	1.53
31	0.48	0.58	0.70	0.85	1.66	2.16	0.37	0.45	0.58	0.71	1.27	1.63
32	0.51	0.61	0.72	0.87	1.74	2.28	0.39	0.47	0.60	0.74	1.33	1.74
33	0.53	0.63	0.75	0.90	1.81	2.39	0.42	0.50	0.62	0.77	1.39	1.84
34	0.56	0.66	0.77	0.92	1.89	2.51	0.44	0.52	0.64	0.80	1.45	1.95
35	0.58	0.69	0.80	0.95	1.97	2.62	0.46	0.55	0.66	0.83	1.51	2.05
36	0.63	0.76	0.88	1.04	2.17	2.89	0.50	0.60	0.72	0.89	1.68	2.25
37	0.68	0.82	0.96	1.14	2.37	3.15	0.54	0.65	0.77	0.95	1.85	2.45
38	0.73	0.89	1.03	1.23	2.56	3.42	0.58	0.71	0.83	1.01	2.02	2.66
39	0.78	0.95	1.11	1.33	2.76	3.68	0.62	0.76	0.88	1.07	2.19	2.86
40	0.83	1.02	1.19	1.42	2.96	3.95	0.66	0.81	0.94	1.13	2.36	3.06
41	0.90	1.12	1.32	1.57	3.31	4.42	0.72	0.88	1.03	1.24	2.65	3.43
42	0.98	1.22	1.46	1.72	3.67	4.88	0.78	0.96	1.12	1.35	2.94	3.80
43	1.05	1.31	1.59	1.87	4.02	5.35	0.83	1.03	1.22	1.45	3.22	4.17
44	1.13	1.41	1.73	2.02	4.38	5.81	0.89	1.11	1.31	1.56	3.51	4.54



Trendsetter® Super 20

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.20	1.51	1.86	2.17	4.73	6.28	0.95	1.18	1.40	1.67	3.80	4.91
46	1.33	1.68	2.05	2.40	5.28	6.97	1.05	1.30	1.54	1.84	4.25	5.49
47	1.47	1.85	2.23	2.63	5.83	7.67	1.15	1.42	1.68	2.01	4.70	6.07
48	1.60	2.01	2.42	2.86	6.37	8.36	1.24	1.55	1.81	2.18	5.14	6.64
49	1.74	2.18	2.60	3.09	6.92	9.06	1.34	1.67	1.95	2.35	5.59	7.22
50	1.87	2.35	2.79	3.32	7.47	9.75	1.44	1.79	2.09	2.52	6.04	7.80
51	2.10	2.64	3.10	3.75	8.38	10.90	1.61	2.00	2.32	2.80	6.75	8.70
52	2.34	2.93	3.41	4.19	9.29	12.05	1.77	2.20	2.54	3.08	7.47	9.60
53	2.57	3.22	3.71	4.62	10.20	13.20	1.94	2.41	2.77	3.37	8.18	10.49
54	2.81	3.51	4.02	5.06	11.11	14.35	2.10	2.61	2.99	3.65	8.90	11.39
55	3.04	3.80	4.33	5.49	12.02	15.50	2.27	2.82	3.22	3.93	9.61	12.29
56	3.49	4.35	4.95	6.20	13.39	17.26	2.62	3.24	3.69	4.50	10.65	13.62
57	3.94	4.90	5.57	6.91	14.77	19.01	2.96	3.66	4.16	5.07	11.70	14.95
58	4.38	5.45	6.19	7.63	16.14	20.77	3.31	4.09	4.64	5.63	12.74	16.29
59	4.83	6.00	6.81	8.34	17.52	22.52	3.65	4.51	5.11	6.20	13.79	17.62
60	5.28	6.55	7.43	9.05	18.89	24.28	4.00	4.93	5.58	6.77	14.83	18.95
61	6.05	7.49	8.67	10.64	20.89	26.77	4.61	5.65	6.38	7.72	16.37	20.88
62	6.82	8.43	9.91	12.22	22.88	29.27	5.21	6.37	7.19	8.68	17.91	22.82
63	7.59	9.36	11.15	13.81	24.88	31.76	5.82	7.08	7.99	9.63	19.45	24.75
64	8.36	10.30	12.39	15.39	26.87	34.26	6.42	7.80	8.80	10.59	20.99	26.69
65	9.13	11.24	13.63	16.98	28.87	36.75	7.03	8.52	9.60	11.54	22.53	28.62
66	10.91	13.44	15.84	19.59	NA	NA	8.41	10.08	11.31	13.55	NA	NA
67	12.70	15.64	18.04	22.21	NA	NA	9.79	11.64	13.01	15.56	NA	NA
68	14.48	17.83	20.25	24.82	NA	NA	11.16	13.19	14.72	17.57	NA	NA
69	16.27	20.03	22.45	27.44	NA	NA	12.54	14.75	16.42	19.58	NA	NA
70	18.05	22.23	24.66	30.05	NA	NA	13.92	16.31	18.13	21.59	NA	NA



Trendsetter® Super 20

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.65	0.76	0.85	1.00	1.50	1.94	0.33	0.41	0.54	0.66	1.11	1.39
19	0.65	0.76	0.85	1.00	1.50	1.94	0.33	0.41	0.54	0.66	1.11	1.39
20	0.65	0.76	0.85	1.00	1.50	1.94	0.33	0.41	0.54	0.66	1.11	1.39
21	0.65	0.75	0.83	0.96	1.50	1.95	0.35	0.42	0.54	0.66	1.11	1.40
22	0.64	0.73	0.81	0.93	1.50	1.95	0.36	0.43	0.54	0.66	1.11	1.42
23	0.64	0.72	0.78	0.89	1.50	1.96	0.38	0.43	0.54	0.66	1.11	1.43
24	0.63	0.70	0.76	0.86	1.50	1.96	0.39	0.44	0.54	0.66	1.11	1.45
25	0.63	0.69	0.74	0.82	1.50	1.97	0.41	0.45	0.54	0.66	1.11	1.46
26	0.64	0.71	0.75	0.82	1.51	1.98	0.42	0.47	0.54	0.66	1.13	1.47
27	0.66	0.72	0.75	0.82	1.52	1.99	0.43	0.48	0.54	0.66	1.14	1.48
28	0.67	0.74	0.76	0.82	1.54	2.01	0.45	0.50	0.55	0.67	1.16	1.49
29	0.69	0.75	0.76	0.82	1.55	2.02	0.46	0.51	0.55	0.67	1.17	1.50
30	0.70	0.77	0.77	0.82	1.56	2.03	0.47	0.53	0.55	0.67	1.19	1.51
31	0.74	0.81	0.81	0.86	1.64	2.14	0.51	0.57	0.59	0.70	1.25	1.61
32	0.78	0.85	0.85	0.90	1.72	2.25	0.55	0.61	0.62	0.73	1.31	1.72
33	0.81	0.89	0.89	0.95	1.79	2.37	0.58	0.65	0.66	0.77	1.38	1.82
34	0.85	0.93	0.93	0.99	1.87	2.48	0.62	0.69	0.69	0.80	1.44	1.93
35	0.89	0.97	0.97	1.03	1.95	2.59	0.66	0.73	0.73	0.83	1.50	2.03
36	0.94	1.02	1.02	1.11	2.13	2.85	0.70	0.77	0.77	0.89	1.65	2.22
37	0.99	1.08	1.08	1.18	2.30	3.11	0.75	0.81	0.82	0.95	1.80	2.41
38	1.05	1.13	1.13	1.26	2.48	3.38	0.79	0.86	0.86	1.00	1.94	2.59
39	1.10	1.19	1.19	1.33	2.65	3.64	0.84	0.90	0.91	1.06	2.09	2.78
40	1.15	1.24	1.24	1.41	2.83	3.90	0.88	0.94	0.95	1.12	2.24	2.97
41	1.19	1.30	1.37	1.56	3.21	4.37	0.91	0.99	1.04	1.23	2.51	3.31
42	1.23	1.35	1.49	1.72	3.58	4.84	0.94	1.04	1.13	1.33	2.77	3.65
43	1.27	1.41	1.62	1.87	3.96	5.32	0.98	1.10	1.21	1.44	3.04	3.99
44	1.31	1.46	1.74	2.03	4.33	5.79	1.01	1.15	1.30	1.54	3.30	4.33



Trendsetter® Super 20

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
45	1.35	1.52	1.87	2.18	4.71	6.26	1.04	1.20	1.39	1.65	3.57	4.67
46	1.45	1.68	2.06	2.39	5.20	6.86	1.12	1.32	1.52	1.81	3.99	5.17
47	1.56	1.84	2.24	2.60	5.69	7.46	1.20	1.43	1.66	1.98	4.40	5.67
48	1.66	2.00	2.43	2.82	6.17	8.07	1.29	1.55	1.79	2.14	4.82	6.18
49	1.77	2.16	2.61	3.03	6.66	8.67	1.37	1.66	1.93	2.31	5.23	6.68
50	1.87	2.32	2.80	3.24	7.15	9.27	1.45	1.78	2.06	2.47	5.65	7.18
51	2.10	2.61	3.09	3.69	7.96	10.25	1.61	1.98	2.28	2.74	6.31	7.99
52	2.33	2.89	3.39	4.15	8.76	11.24	1.77	2.18	2.50	3.01	6.96	8.81
53	2.56	3.18	3.68	4.60	9.57	12.22	1.93	2.38	2.73	3.29	7.62	9.62
54	2.79	3.46	3.98	5.06	10.37	13.21	2.09	2.58	2.95	3.56	8.27	10.44
55	3.02	3.75	4.27	5.51	11.18	14.19	2.25	2.78	3.17	3.83	8.93	11.25
56	3.46	4.29	4.88	6.22	12.44	15.77	2.59	3.19	3.63	4.38	9.89	12.45
57	3.90	4.83	5.48	6.94	13.70	17.35	2.93	3.60	4.08	4.92	10.84	13.65
58	4.34	5.36	6.09	7.65	14.97	18.93	3.27	4.01	4.54	5.47	11.80	14.85
59	4.78	5.90	6.69	8.37	16.23	20.51	3.61	4.42	4.99	6.01	12.75	16.05
60	5.22	6.44	7.30	9.08	17.49	22.09	3.95	4.83	5.45	6.56	13.71	17.25
61	5.99	7.37	8.56	10.66	19.30	24.31	4.54	5.52	6.23	7.49	15.11	18.97
62	6.77	8.29	9.82	12.23	21.12	26.52	5.12	6.22	7.00	8.43	16.51	20.70
63	7.54	9.22	11.09	13.81	22.93	28.74	5.71	6.91	7.78	9.36	17.90	22.42
64	8.32	10.14	12.35	15.38	24.75	30.95	6.29	7.61	8.55	10.30	19.30	24.15
65	9.09	11.07	13.61	16.96	26.56	33.17	6.88	8.30	9.33	11.23	20.70	25.87
66	10.88	13.30	15.82	19.57	NA	NA	8.11	9.73	10.88	13.30	NA	NA
67	12.67	15.53	18.02	22.19	NA	NA	9.33	11.16	12.43	15.37	NA	NA
68	14.45	17.75	20.23	24.80	NA	NA	10.56	12.58	13.98	17.43	NA	NA
69	16.24	19.98	22.43	27.42	NA	NA	11.78	14.01	15.53	19.50	NA	NA
70	18.03	22.21	24.64	30.03	NA	NA	13.01	15.44	17.08	21.57	NA	NA



Trendsetter® Super 25

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	2.70	4.24	2.26	2.99
19	2.70	4.24	2.26	2.99
20	2.70	4.24	2.26	2.99
21	2.70	4.31	2.26	2.99
22	2.70	4.37	2.26	2.99
23	2.70	4.44	2.26	2.99
24	2.70	4.50	2.26	2.99
25	2.70	4.57	2.26	2.99
26	2.74	4.60	2.30	3.12
27	2.78	4.63	2.33	3.25
28	2.82	4.65	2.37	3.38
29	2.86	4.68	2.40	3.51
30	2.90	4.71	2.44	3.64
31	2.99	4.94	2.51	3.86
32	3.08	5.18	2.58	4.08
33	3.18	5.41	2.64	4.31
34	3.27	5.65	2.71	4.53
35	3.36	5.88	2.78	4.75
36	3.47	6.32	2.89	5.19
37	3.58	6.76	3.00	5.63
38	3.68	7.20	3.12	6.06
39	3.79	7.64	3.23	6.50

Issue Age	Male		Female	
	SNS	SS	SNS	SS
40	3.90	8.08	3.34	6.94
41	4.13	8.74	3.55	7.63
42	4.35	9.39	3.75	8.31
43	4.58	10.05	3.96	9.00
44	4.80	10.70	4.16	9.68
45	5.03	11.36	4.37	10.37
46	5.49	12.59	4.73	11.49
47	5.95	13.83	5.08	12.61
48	6.40	15.06	5.44	13.73
49	6.86	16.30	5.79	14.85
50	7.32	17.53	6.15	15.97
51	8.31	19.19	6.61	17.06
52	9.29	20.85	7.07	18.15
53	10.28	22.51	7.53	19.25
54	11.26	24.17	7.99	20.34
55	12.25	25.83	8.45	21.43
56	13.48	NA	9.59	NA
57	14.70	NA	10.73	NA
58	15.93	NA	11.87	NA
59	17.15	NA	13.01	NA
60	18.38	NA	14.15	NA



Trendsetter® Super 25

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	2.70	4.24	2.26	2.99
19	2.70	4.24	2.26	2.99
20	2.70	4.24	2.26	2.99
21	2.70	4.31	2.26	2.99
22	2.70	4.37	2.26	2.99
23	2.70	4.44	2.26	2.99
24	2.70	4.50	2.26	2.99
25	2.70	4.57	2.26	2.99
26	2.74	4.60	2.30	3.12
27	2.78	4.63	2.33	3.25
28	2.82	4.65	2.37	3.38
29	2.86	4.68	2.40	3.51
30	2.90	4.71	2.44	3.64
31	2.99	4.94	2.51	3.86
32	3.08	5.18	2.58	4.08
33	3.18	5.41	2.64	4.31
34	3.27	5.65	2.71	4.53
35	3.36	5.88	2.78	4.75
36	3.47	6.32	2.89	5.19
37	3.58	6.76	3.00	5.63
38	3.68	7.20	3.12	6.06
39	3.79	7.64	3.23	6.50

Issue Age	Male		Female	
	SNS	SS	SNS	SS
40	3.90	8.08	3.34	6.94
41	4.13	8.74	3.55	7.63
42	4.35	9.39	3.75	8.31
43	4.58	10.05	3.96	9.00
44	4.80	10.70	4.16	9.68
45	5.03	11.36	4.37	10.37
46	5.49	12.59	4.73	11.49
47	5.95	13.83	5.08	12.61
48	6.40	15.06	5.44	13.73
49	6.86	16.30	5.79	14.85
50	7.32	17.53	6.15	15.97
51	8.31	19.19	6.61	17.06
52	9.29	20.85	7.07	18.15
53	10.28	22.51	7.53	19.25
54	11.26	24.17	7.99	20.34
55	12.25	25.83	8.45	21.43
56	13.48	NA	9.59	NA
57	14.70	NA	10.73	NA
58	15.93	NA	11.87	NA
59	17.15	NA	13.01	NA
60	18.38	NA	14.15	NA



Trendsetter[®] Super 25

NEW YORK ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	1.58	3.25	1.33	2.21
19	1.58	3.25	1.33	2.21
20	1.58	3.25	1.33	2.21
21	1.58	3.26	1.33	2.23
22	1.58	3.28	1.34	2.26
23	1.58	3.30	1.34	2.28
24	1.58	3.36	1.34	2.30
25	1.58	3.41	1.34	2.30
26	1.60	3.49	1.36	2.40
27	1.62	3.60	1.39	2.50
28	1.66	3.73	1.42	2.60
29	1.71	3.86	1.45	2.72
30	1.73	3.97	1.49	2.84
31	1.80	4.16	1.55	3.07
32	1.88	4.37	1.62	3.31
33	1.96	4.63	1.68	3.60
34	2.04	4.94	1.75	3.89
35	2.13	5.26	1.80	4.22
36	2.33	5.75	1.95	4.71
37	2.55	6.27	2.09	5.25
38	2.81	6.88	2.24	5.83
39	3.10	7.54	2.41	6.45

Issue Age	Male		Female	
	SNS	SS	SNS	SS
40	3.42	8.26	2.59	7.10
41	3.73	9.00	2.79	7.79
42	4.03	9.76	3.00	8.53
43	4.31	10.52	3.25	9.35
44	4.59	11.28	3.50	10.23
45	4.87	12.11	3.75	11.19
46	5.40	13.22	4.14	12.31
47	5.98	14.45	4.54	13.49
48	6.66	15.80	4.97	14.80
49	7.37	17.26	5.41	16.12
50	8.18	18.85	5.90	17.42
51	9.01	20.47	6.41	18.72
52	9.83	22.10	6.96	19.98
53	10.75	23.89	7.56	21.16
54	11.76	25.85	8.20	22.25
55	12.99	27.83	9.01	23.07
56	14.23	NA	9.94	NA
57	15.64	NA	11.02	NA
58	17.14	NA	12.24	NA
59	18.74	NA	13.63	NA
60	20.45	NA	15.19	NA



Trendsetter[®] Super 25

Face Amounts of \$100,000– \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	1.00	1.20	1.40	1.59	2.37	2.96	0.88	0.99	1.27	1.32	1.91	2.21
19	1.00	1.20	1.40	1.59	2.37	2.96	0.88	0.99	1.27	1.32	1.91	2.21
20	1.00	1.20	1.40	1.59	2.37	2.96	0.88	0.99	1.27	1.32	1.91	2.21
21	1.00	1.20	1.40	1.59	2.37	2.96	0.88	0.99	1.27	1.32	1.92	2.22
22	1.00	1.20	1.40	1.59	2.37	2.97	0.88	0.99	1.27	1.32	1.92	2.24
23	1.00	1.20	1.40	1.59	2.37	2.97	0.88	0.99	1.27	1.32	1.93	2.25
24	1.00	1.20	1.40	1.59	2.37	2.98	0.88	0.99	1.27	1.32	1.93	2.27
25	1.00	1.20	1.40	1.59	2.37	2.98	0.88	0.99	1.27	1.32	1.94	2.28
26	1.01	1.21	1.43	1.62	2.46	3.08	0.89	1.01	1.28	1.34	1.99	2.35
27	1.03	1.23	1.46	1.66	2.54	3.19	0.91	1.04	1.29	1.37	2.05	2.42
28	1.04	1.24	1.50	1.69	2.63	3.29	0.92	1.06	1.29	1.39	2.10	2.48
29	1.06	1.26	1.53	1.73	2.71	3.40	0.94	1.09	1.30	1.42	2.16	2.55
30	1.07	1.27	1.56	1.76	2.80	3.50	0.95	1.11	1.31	1.44	2.21	2.62
31	1.10	1.30	1.60	1.81	2.90	3.70	0.98	1.13	1.34	1.48	2.29	2.75
32	1.14	1.32	1.63	1.86	3.00	3.90	1.01	1.15	1.38	1.51	2.37	2.88
33	1.17	1.35	1.67	1.90	3.10	4.09	1.03	1.16	1.41	1.55	2.45	3.01
34	1.21	1.37	1.70	1.95	3.20	4.29	1.06	1.18	1.45	1.58	2.53	3.14
35	1.24	1.40	1.74	2.00	3.30	4.49	1.09	1.20	1.48	1.62	2.61	3.27
36	1.32	1.50	1.87	2.17	3.57	4.85	1.15	1.27	1.56	1.74	2.84	3.56
37	1.40	1.60	2.00	2.34	3.85	5.20	1.20	1.34	1.64	1.85	3.07	3.84
38	1.47	1.70	2.12	2.51	4.12	5.56	1.26	1.41	1.71	1.97	3.30	4.13
39	1.55	1.80	2.25	2.68	4.40	5.91	1.31	1.48	1.79	2.08	3.53	4.41
40	1.63	1.90	2.38	2.85	4.67	6.27	1.37	1.55	1.87	2.20	3.76	4.70
41	1.80	2.09	2.61	3.12	5.26	6.99	1.47	1.65	2.00	2.37	4.12	5.19



Trendsetter® Super 25

Face Amounts of \$100,000– \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.97	2.28	2.84	3.38	5.85	7.71	1.56	1.76	2.13	2.54	4.47	5.68
43	2.13	2.48	3.06	3.65	6.43	8.44	1.66	1.86	2.25	2.72	4.83	6.18
44	2.30	2.67	3.29	3.91	7.02	9.16	1.75	1.97	2.38	2.89	5.18	6.67
45	2.47	2.86	3.52	4.18	7.61	9.88	1.85	2.07	2.51	3.06	5.54	7.16
46	2.73	3.13	3.86	4.65	8.40	10.54	2.03	2.27	2.75	3.39	6.07	7.87
47	2.99	3.40	4.20	5.12	9.19	11.20	2.20	2.47	3.00	3.71	6.60	8.57
48	3.25	3.68	4.53	5.60	9.99	11.87	2.38	2.68	3.24	4.04	7.13	9.28
49	3.51	3.95	4.87	6.07	10.78	12.53	2.55	2.88	3.49	4.36	7.66	9.98
50	3.77	4.22	5.21	6.54	11.57	13.19	2.73	3.08	3.73	4.69	8.19	10.69
51	4.29	4.84	5.92	7.25	12.84	14.56	3.12	3.50	4.25	5.24	9.05	11.76
52	4.81	5.46	6.63	7.96	14.10	15.93	3.50	3.92	4.77	5.79	9.91	12.84
53	5.34	6.07	7.35	8.68	15.37	17.31	3.89	4.34	5.30	6.35	10.77	13.91
54	5.86	6.69	8.06	9.39	16.63	18.68	4.27	4.76	5.82	6.90	11.63	14.99
55	6.38	7.31	8.77	10.10	17.90	20.05	4.66	5.18	6.34	7.45	12.49	16.06
56	7.37	8.37	9.78	10.92	19.96	22.09	5.34	5.90	7.25	8.34	13.82	17.67
57	8.35	9.44	10.80	11.73	22.02	24.12	6.01	6.61	8.16	9.23	15.16	19.28
58	9.34	10.50	11.81	12.55	24.08	26.16	6.69	7.33	9.08	10.11	16.49	20.88
59	10.32	11.57	12.83	13.36	26.14	28.19	7.36	8.04	9.99	11.00	17.83	22.49
60	11.31	12.63	13.84	14.18	28.20	30.23	8.04	8.76	10.90	11.89	19.16	24.10
61	11.95	13.25	14.58	15.37	NA	NA	8.92	9.71	11.70	12.88	NA	NA
62	12.59	13.87	15.32	16.55	NA	NA	9.80	10.66	12.50	13.86	NA	NA
63	13.24	14.48	16.07	17.74	NA	NA	10.68	11.60	13.30	14.85	NA	NA
64	13.88	15.10	16.81	18.92	NA	NA	11.56	12.55	14.10	15.83	NA	NA
65	14.52	15.72	17.55	20.11	NA	NA	12.44	13.50	14.90	16.82	NA	NA



Trendsetter[®] Super 25

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$100,000– \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	1.00	1.20	1.40	1.59	2.37	2.84	0.88	0.99	1.18	1.32	1.70	2.06
19	1.00	1.20	1.40	1.59	2.37	2.84	0.88	0.99	1.18	1.32	1.70	2.06
20	1.00	1.20	1.40	1.59	2.37	2.84	0.88	0.99	1.18	1.32	1.70	2.06
21	1.00	1.20	1.40	1.59	2.37	2.87	0.88	0.99	1.18	1.32	1.70	2.08
22	1.00	1.20	1.40	1.59	2.37	2.90	0.88	0.99	1.18	1.32	1.70	2.09
23	1.00	1.20	1.40	1.59	2.37	2.92	0.88	0.99	1.18	1.32	1.70	2.11
24	1.00	1.20	1.40	1.59	2.37	2.95	0.88	0.99	1.18	1.32	1.70	2.12
25	1.00	1.20	1.40	1.59	2.37	2.98	0.88	0.99	1.18	1.32	1.70	2.14
26	1.01	1.21	1.43	1.62	2.46	3.08	0.89	1.01	1.21	1.34	1.80	2.23
27	1.03	1.23	1.46	1.66	2.54	3.19	0.91	1.04	1.23	1.37	1.90	2.31
28	1.04	1.24	1.50	1.69	2.63	3.29	0.92	1.06	1.26	1.39	2.01	2.40
29	1.06	1.26	1.53	1.73	2.71	3.40	0.94	1.09	1.28	1.42	2.11	2.48
30	1.07	1.27	1.56	1.76	2.80	3.50	0.95	1.11	1.31	1.44	2.21	2.57
31	1.10	1.30	1.60	1.81	2.90	3.66	0.98	1.13	1.34	1.48	2.29	2.71
32	1.14	1.32	1.63	1.86	3.00	3.82	1.01	1.15	1.38	1.51	2.37	2.85
33	1.17	1.35	1.67	1.90	3.10	3.99	1.03	1.16	1.41	1.55	2.45	2.99
34	1.21	1.37	1.70	1.95	3.20	4.15	1.06	1.18	1.45	1.58	2.53	3.13
35	1.24	1.40	1.74	2.00	3.30	4.31	1.09	1.20	1.48	1.62	2.61	3.27
36	1.32	1.50	1.87	2.17	3.57	4.70	1.15	1.27	1.56	1.74	2.84	3.56
37	1.40	1.60	2.00	2.34	3.85	5.09	1.20	1.34	1.64	1.85	3.07	3.84
38	1.47	1.70	2.12	2.51	4.12	5.49	1.26	1.41	1.71	1.97	3.30	4.13
39	1.55	1.80	2.25	2.68	4.40	5.88	1.31	1.48	1.79	2.08	3.53	4.41
40	1.63	1.90	2.38	2.85	4.67	6.27	1.37	1.55	1.87	2.20	3.76	4.70
41	1.80	2.09	2.61	3.12	5.26	6.99	1.47	1.65	2.00	2.37	4.12	5.19



Trendsetter® Super 25

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$100,000– \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.97	2.28	2.84	3.38	5.85	7.71	1.56	1.76	2.13	2.54	4.47	5.68
43	2.13	2.48	3.06	3.65	6.43	8.44	1.66	1.86	2.25	2.72	4.83	6.18
44	2.30	2.67	3.29	3.91	7.02	9.16	1.75	1.97	2.38	2.89	5.18	6.67
45	2.47	2.86	3.52	4.18	7.61	9.88	1.85	2.07	2.51	3.06	5.54	7.16
46	2.70	3.13	3.86	4.65	8.40	10.54	2.03	2.27	2.75	3.39	6.07	7.87
47	2.93	3.40	4.20	5.12	9.19	11.20	2.20	2.47	3.00	3.71	6.60	8.57
48	3.17	3.68	4.53	5.60	9.99	11.87	2.38	2.68	3.24	4.04	7.13	9.28
49	3.40	3.95	4.87	6.07	10.78	12.53	2.55	2.88	3.49	4.36	7.66	9.98
50	3.63	4.22	5.21	6.54	11.57	13.19	2.73	3.08	3.73	4.69	8.19	10.69
51	4.18	4.84	5.92	7.25	12.84	14.53	3.12	3.50	4.25	5.24	8.98	11.69
52	4.73	5.46	6.63	7.96	14.10	15.87	3.50	3.92	4.77	5.79	9.77	12.70
53	5.28	6.07	7.35	8.68	15.37	17.20	3.89	4.34	5.30	6.35	10.55	13.70
54	5.83	6.69	8.06	9.39	16.63	18.54	4.27	4.76	5.82	6.90	11.34	14.71
55	6.38	7.31	8.77	10.10	17.90	19.88	4.66	5.18	6.34	7.45	12.13	15.71
56	7.37	8.37	9.78	10.92	19.96	21.95	5.34	5.90	7.25	8.34	13.54	17.11
57	8.35	9.44	10.80	11.73	22.02	24.02	6.01	6.61	8.16	9.23	14.94	18.52
58	9.34	10.50	11.81	12.55	24.08	26.09	6.69	7.33	9.08	10.11	16.35	19.92
59	10.32	11.57	12.83	13.36	26.14	28.16	7.36	8.04	9.99	11.00	17.75	21.33
60	11.31	12.63	13.84	14.18	28.20	30.23	8.04	8.76	10.90	11.89	19.16	22.73
61	12.65	13.79	15.03	15.31	NA	NA	9.12	9.71	11.94	13.09	NA	NA
62	13.99	14.95	16.21	16.44	NA	NA	10.21	10.65	12.99	14.28	NA	NA
63	15.32	16.10	17.40	17.58	NA	NA	11.29	11.60	14.03	15.48	NA	NA
64	16.66	17.26	18.58	18.71	NA	NA	12.38	12.54	15.08	16.67	NA	NA
65	18.00	18.42	19.77	19.84	NA	NA	13.46	13.49	16.12	17.87	NA	NA



Trendsetter® Super 25

NEW YORK ONLY

Face Amounts of \$100,000– \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	1.11	1.33	1.55	1.76	2.49	3.14	0.98	1.10	1.31	1.46	1.80	2.28
19	1.11	1.33	1.55	1.76	2.49	3.14	0.98	1.10	1.31	1.46	1.80	2.28
20	1.11	1.33	1.55	1.76	2.49	3.14	0.98	1.10	1.31	1.46	1.80	2.28
21	1.11	1.33	1.55	1.76	2.50	3.15	0.98	1.10	1.31	1.46	1.82	2.30
22	1.11	1.33	1.55	1.76	2.52	3.17	0.98	1.10	1.31	1.46	1.84	2.32
23	1.11	1.33	1.55	1.76	2.54	3.19	0.98	1.10	1.31	1.46	1.86	2.34
24	1.11	1.33	1.55	1.76	2.57	3.25	0.98	1.10	1.31	1.46	1.88	2.37
25	1.11	1.33	1.55	1.76	2.62	3.29	0.98	1.10	1.31	1.46	1.88	2.37
26	1.12	1.33	1.56	1.77	2.66	3.33	0.98	1.11	1.33	1.47	1.93	2.43
27	1.12	1.33	1.57	1.79	2.70	3.39	0.98	1.12	1.34	1.51	1.97	2.50
28	1.14	1.34	1.60	1.84	2.73	3.45	0.98	1.13	1.35	1.54	2.01	2.56
29	1.17	1.35	1.62	1.88	2.77	3.52	0.99	1.14	1.36	1.57	2.06	2.63
30	1.18	1.35	1.63	1.91	2.81	3.59	0.99	1.17	1.39	1.60	2.10	2.68
31	1.21	1.39	1.67	1.97	2.90	3.73	1.03	1.20	1.44	1.65	2.21	2.85
32	1.24	1.42	1.73	2.02	3.00	3.87	1.08	1.24	1.49	1.71	2.34	3.03
33	1.29	1.45	1.78	2.10	3.14	4.07	1.12	1.30	1.54	1.75	2.48	3.21
34	1.33	1.50	1.86	2.18	3.29	4.29	1.18	1.34	1.60	1.78	2.61	3.42
35	1.38	1.53	1.93	2.26	3.45	4.52	1.23	1.38	1.64	1.80	2.74	3.62
36	1.46	1.63	2.06	2.41	3.73	4.88	1.30	1.46	1.73	1.93	2.93	3.91
37	1.55	1.73	2.19	2.56	4.03	5.28	1.36	1.55	1.80	2.06	3.12	4.19
38	1.64	1.84	2.32	2.76	4.37	5.72	1.43	1.62	1.87	2.19	3.33	4.51
39	1.73	1.97	2.49	2.97	4.72	6.20	1.50	1.68	1.95	2.32	3.54	4.82
40	1.84	2.11	2.66	3.20	5.12	6.72	1.54	1.75	2.01	2.48	3.72	5.09
41	2.00	2.31	2.90	3.49	5.70	7.37	1.64	1.86	2.16	2.64	4.08	5.54



Trendsetter® Super 25

NEW YORK ONLY

Face Amounts of \$100,000– \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	2.18	2.53	3.17	3.78	6.30	8.06	1.75	1.97	2.30	2.82	4.48	6.04
43	2.37	2.75	3.43	4.08	6.92	8.76	1.86	2.08	2.44	3.00	4.92	6.57
44	2.55	2.97	3.70	4.37	7.58	9.46	1.97	2.19	2.61	3.19	5.39	7.14
45	2.73	3.18	3.96	4.65	8.34	10.26	2.07	2.29	2.76	3.37	5.91	7.74
46	2.96	3.44	4.26	5.08	9.10	11.07	2.26	2.49	3.03	3.70	6.50	8.58
47	3.20	3.72	4.57	5.57	9.89	11.86	2.44	2.72	3.30	4.06	7.15	9.47
48	3.48	4.02	4.91	6.09	10.78	12.66	2.64	2.95	3.60	4.44	7.84	10.37
49	3.76	4.35	5.26	6.66	11.75	13.59	2.85	3.18	3.92	4.84	8.55	11.31
50	4.08	4.70	5.64	7.27	12.79	14.56	3.07	3.42	4.24	5.27	9.30	12.32
51	4.60	5.25	6.27	8.00	14.16	15.79	3.45	3.84	4.71	5.80	10.16	13.33
52	5.12	5.83	6.96	8.71	15.50	17.05	3.84	4.26	5.18	6.34	11.00	14.32
53	5.69	6.48	7.72	9.43	16.83	17.12	4.22	4.70	5.69	6.92	11.80	15.31
54	6.31	7.23	8.59	10.23	18.27	19.90	4.68	5.18	6.25	7.57	12.60	16.40
55	7.10	8.13	9.65	11.22	19.79	21.41	5.24	5.80	6.95	8.37	13.63	17.82
56	8.05	9.03	10.69	12.20	21.68	23.21	5.81	6.41	7.67	9.16	14.92	19.27
57	9.02	9.93	11.72	12.45	23.69	25.15	6.46	7.03	8.49	9.97	16.25	20.72
58	10.02	10.84	12.45	12.46	26.14	28.99	7.21	7.76	9.43	10.93	17.75	22.17
59	11.11	11.77	13.98	14.89	28.58	30.25	8.06	8.59	10.48	12.01	19.40	23.60
60	12.39	12.85	15.28	15.73	30.98	30.99	9.03	9.52	11.68	13.21	21.19	25.12
61	13.85	14.32	16.92	17.31	NA	NA	10.07	10.56	12.99	14.66	NA	NA
62	15.28	15.76	18.50	18.80	NA	NA	11.14	11.59	14.26	16.07	NA	NA
63	16.70	17.18	19.93	20.00	NA	NA	12.31	12.63	15.43	17.42	NA	NA
64	18.22	18.69	20.00	20.01	NA	NA	13.60	13.79	16.59	18.73	NA	NA
65	19.90	20.00	20.01	20.02	NA	NA	14.96	14.99	17.82	19.86	NA	NA



Trendsetter® Super 25

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.68	0.87	1.10	1.32	2.15	2.63	0.55	0.68	0.85	1.03	1.49	1.90
19	0.68	0.87	1.10	1.32	2.15	2.63	0.55	0.68	0.85	1.03	1.49	1.90
20	0.68	0.87	1.10	1.32	2.15	2.63	0.55	0.68	0.85	1.03	1.49	1.90
21	0.68	0.87	1.10	1.32	2.15	2.66	0.55	0.68	0.85	1.03	1.49	1.91
22	0.68	0.87	1.10	1.32	2.15	2.69	0.55	0.68	0.85	1.03	1.49	1.91
23	0.68	0.87	1.10	1.32	2.15	2.73	0.55	0.68	0.85	1.03	1.49	1.92
24	0.68	0.87	1.10	1.32	2.15	2.76	0.55	0.68	0.85	1.03	1.49	1.92
25	0.68	0.87	1.10	1.32	2.15	2.79	0.55	0.68	0.85	1.03	1.49	1.93
26	0.68	0.88	1.12	1.34	2.18	2.84	0.56	0.69	0.87	1.05	1.53	1.99
27	0.69	0.88	1.13	1.36	2.22	2.89	0.57	0.71	0.88	1.06	1.56	2.04
28	0.69	0.89	1.15	1.39	2.25	2.95	0.57	0.72	0.90	1.08	1.60	2.10
29	0.70	0.89	1.16	1.41	2.29	3.00	0.58	0.74	0.91	1.09	1.63	2.15
30	0.70	0.90	1.18	1.43	2.32	3.05	0.59	0.75	0.93	1.11	1.67	2.21
31	0.73	0.92	1.21	1.47	2.44	3.22	0.61	0.77	0.95	1.14	1.79	2.37
32	0.76	0.94	1.25	1.51	2.56	3.40	0.63	0.78	0.97	1.18	1.90	2.53
33	0.78	0.95	1.28	1.55	2.69	3.57	0.65	0.80	0.99	1.21	2.02	2.69
34	0.81	0.97	1.32	1.59	2.81	3.75	0.67	0.81	1.01	1.25	2.13	2.85
35	0.84	0.99	1.35	1.63	2.93	3.92	0.69	0.83	1.03	1.28	2.25	3.01
36	0.91	1.08	1.45	1.77	3.23	4.31	0.74	0.89	1.10	1.39	2.43	3.28
37	0.98	1.16	1.55	1.92	3.52	4.70	0.80	0.95	1.18	1.49	2.61	3.54
38	1.05	1.25	1.66	2.06	3.82	5.10	0.85	1.00	1.25	1.60	2.79	3.81
39	1.12	1.33	1.76	2.21	4.11	5.49	0.91	1.06	1.33	1.70	2.97	4.07
40	1.19	1.42	1.86	2.35	4.41	5.88	0.96	1.12	1.40	1.81	3.15	4.34
41	1.32	1.57	2.06	2.60	4.98	6.53	1.05	1.22	1.55	1.96	3.50	4.79



Trendsetter® Super 25

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.44	1.73	2.27	2.85	5.55	7.18	1.15	1.33	1.69	2.11	3.85	5.24
43	1.57	1.88	2.47	3.10	6.13	7.83	1.24	1.43	1.84	2.26	4.19	5.69
44	1.69	2.04	2.68	3.35	6.70	8.48	1.34	1.54	1.98	2.41	4.54	6.14
45	1.82	2.19	2.88	3.60	7.27	9.13	1.43	1.64	2.13	2.56	4.89	6.59
46	2.02	2.46	3.20	4.00	7.91	9.83	1.59	1.83	2.34	2.88	5.36	7.25
47	2.23	2.73	3.52	4.40	8.55	10.53	1.75	2.01	2.55	3.19	5.84	7.92
48	2.43	2.99	3.83	4.79	9.19	11.23	1.91	2.20	2.75	3.51	6.31	8.58
49	2.64	3.26	4.15	5.19	9.83	11.93	2.07	2.38	2.96	3.82	6.79	9.25
50	2.84	3.53	4.47	5.59	10.47	12.63	2.23	2.57	3.17	4.14	7.26	9.91
51	3.29	4.01	5.06	6.30	11.80	13.73	2.50	2.88	3.57	4.62	8.16	10.93
52	3.75	4.49	5.66	7.02	13.13	14.83	2.77	3.19	3.97	5.10	9.06	11.95
53	4.20	4.97	6.25	7.73	14.45	15.93	3.04	3.51	4.37	5.58	9.95	12.97
54	4.66	5.45	6.85	8.45	15.78	17.03	3.31	3.82	4.77	6.06	10.85	13.99
55	5.11	5.93	7.44	9.16	17.11	18.13	3.58	4.13	5.17	6.54	11.75	15.01
56	6.10	7.15	8.48	9.97	18.72	20.54	4.18	5.00	5.97	7.50	13.06	16.42
57	7.09	8.37	9.52	10.78	20.33	22.95	4.77	5.87	6.77	8.46	14.37	17.83
58	8.08	9.60	10.57	11.60	21.95	25.36	5.37	6.75	7.56	9.43	15.67	19.23
59	9.07	10.82	11.61	12.41	23.56	27.77	5.96	7.62	8.36	10.39	16.98	20.64
60	10.06	12.04	12.65	13.22	25.17	30.18	6.56	8.49	9.16	11.35	18.29	22.05
61	10.72	12.52	13.34	14.25	NA	NA	7.53	9.23	10.02	12.13	NA	NA
62	11.38	12.99	14.03	15.28	NA	NA	8.51	9.96	10.87	12.90	NA	NA
63	12.03	13.47	14.72	16.30	NA	NA	9.48	10.70	11.73	13.68	NA	NA
64	12.69	13.94	15.41	17.33	NA	NA	10.46	11.43	12.58	14.45	NA	NA
65	13.35	14.42	16.10	18.36	NA	NA	11.43	12.17	13.44	15.23	NA	NA



Trendsetter® Super 25

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.71	0.91	1.10	1.37	2.15	2.63	0.58	0.70	0.85	1.07	1.49	1.83
19	0.71	0.91	1.10	1.37	2.15	2.63	0.58	0.70	0.85	1.07	1.49	1.83
20	0.71	0.91	1.10	1.37	2.15	2.63	0.58	0.70	0.85	1.07	1.49	1.83
21	0.71	0.91	1.10	1.37	2.15	2.66	0.58	0.70	0.85	1.07	1.49	1.85
22	0.71	0.91	1.10	1.37	2.15	2.69	0.58	0.70	0.85	1.07	1.49	1.87
23	0.71	0.91	1.10	1.37	2.15	2.73	0.58	0.70	0.85	1.07	1.49	1.89
24	0.71	0.91	1.10	1.37	2.15	2.76	0.58	0.70	0.85	1.07	1.49	1.91
25	0.71	0.91	1.10	1.37	2.15	2.79	0.58	0.70	0.85	1.07	1.49	1.93
26	0.72	0.92	1.12	1.39	2.18	2.84	0.59	0.71	0.87	1.09	1.53	1.99
27	0.72	0.92	1.13	1.41	2.22	2.89	0.59	0.73	0.88	1.11	1.56	2.04
28	0.73	0.93	1.15	1.44	2.25	2.95	0.60	0.74	0.90	1.12	1.60	2.10
29	0.73	0.93	1.16	1.46	2.29	3.00	0.60	0.76	0.91	1.14	1.63	2.15
30	0.74	0.94	1.18	1.48	2.32	3.05	0.61	0.77	0.93	1.16	1.67	2.21
31	0.77	0.96	1.21	1.51	2.44	3.22	0.63	0.79	0.95	1.18	1.79	2.38
32	0.80	0.98	1.25	1.54	2.56	3.40	0.66	0.81	0.97	1.21	1.90	2.54
33	0.82	1.00	1.28	1.57	2.69	3.57	0.68	0.82	0.99	1.23	2.02	2.71
34	0.85	1.02	1.32	1.60	2.81	3.75	0.71	0.84	1.01	1.26	2.13	2.87
35	0.88	1.04	1.35	1.63	2.93	3.92	0.73	0.86	1.03	1.28	2.25	3.04
36	0.94	1.13	1.45	1.77	3.23	4.31	0.78	0.92	1.10	1.39	2.43	3.30
37	1.00	1.21	1.55	1.92	3.52	4.70	0.82	0.97	1.18	1.49	2.61	3.56
38	1.07	1.30	1.66	2.06	3.82	5.10	0.87	1.03	1.25	1.60	2.79	3.82
39	1.13	1.38	1.76	2.21	4.11	5.49	0.91	1.08	1.33	1.70	2.97	4.08
40	1.19	1.47	1.86	2.35	4.41	5.88	0.96	1.14	1.40	1.81	3.15	4.34
41	1.32	1.63	2.06	2.61	4.98	6.53	1.05	1.25	1.55	1.96	3.50	4.79



Trendsetter® Super 25

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.44	1.80	2.27	2.87	5.55	7.18	1.15	1.36	1.69	2.11	3.85	5.24
43	1.57	1.96	2.47	3.13	6.13	7.83	1.24	1.48	1.84	2.26	4.19	5.69
44	1.69	2.13	2.68	3.39	6.70	8.48	1.34	1.59	1.98	2.41	4.54	6.14
45	1.82	2.29	2.88	3.65	7.27	9.13	1.43	1.70	2.13	2.56	4.89	6.59
46	2.02	2.54	3.20	4.04	7.91	9.83	1.59	1.87	2.34	2.88	5.36	7.25
47	2.23	2.79	3.52	4.44	8.55	10.53	1.75	2.05	2.55	3.19	5.83	7.92
48	2.43	3.03	3.83	4.83	9.19	11.23	1.91	2.22	2.75	3.51	6.29	8.58
49	2.64	3.28	4.15	5.23	9.83	11.93	2.07	2.40	2.96	3.82	6.76	9.25
50	2.84	3.53	4.47	5.62	10.47	12.63	2.23	2.57	3.17	4.14	7.23	9.91
51	3.36	4.05	5.06	6.33	11.80	13.70	2.53	2.92	3.57	4.62	8.13	10.93
52	3.87	4.58	5.66	7.04	13.13	14.76	2.82	3.27	3.97	5.10	9.04	11.95
53	4.39	5.10	6.25	7.74	14.45	15.83	3.12	3.63	4.37	5.58	9.94	12.97
54	4.90	5.63	6.85	8.45	15.78	16.89	3.41	3.98	4.77	6.06	10.85	13.99
55	5.42	6.15	7.44	9.16	17.11	17.96	3.71	4.33	5.17	6.54	11.75	15.01
56	6.35	7.33	8.48	9.97	18.72	20.40	4.28	5.16	5.97	7.50	13.06	16.42
57	7.28	8.51	9.52	10.78	20.33	22.85	4.85	5.99	6.77	8.46	14.37	17.83
58	8.20	9.68	10.57	11.60	21.95	25.29	5.42	6.83	7.56	9.43	15.67	19.23
59	9.13	10.86	11.61	12.41	23.56	27.74	5.99	7.66	8.36	10.39	16.98	20.64
60	10.06	12.04	12.65	13.22	25.17	30.18	6.56	8.49	9.16	11.35	18.29	22.05
61	11.27	13.17	14.00	14.49	NA	NA	7.54	9.29	10.16	12.60	NA	NA
62	12.49	14.29	15.35	15.76	NA	NA	8.51	10.08	11.16	13.85	NA	NA
63	13.70	15.42	16.71	17.03	NA	NA	9.49	10.88	12.15	15.11	NA	NA
64	14.92	16.54	18.06	18.30	NA	NA	10.46	11.67	13.15	16.36	NA	NA
65	16.13	17.67	19.41	19.57	NA	NA	11.44	12.47	14.15	17.61	NA	NA



Trendsetter® Super 25

NEW YORK ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.79	1.01	1.22	1.52	2.27	2.90	0.65	0.78	0.95	1.19	1.57	2.02
19	0.79	1.01	1.22	1.52	2.27	2.90	0.65	0.78	0.95	1.19	1.57	2.02
20	0.79	1.01	1.22	1.52	2.27	2.90	0.65	0.78	0.95	1.19	1.57	2.02
21	0.79	1.01	1.22	1.52	2.28	2.93	0.65	0.78	0.95	1.19	1.58	2.05
22	0.79	1.01	1.22	1.52	2.30	2.95	0.65	0.78	0.95	1.19	1.61	2.07
23	0.79	1.01	1.22	1.52	2.32	2.98	0.65	0.78	0.95	1.19	1.63	2.09
24	0.79	1.01	1.22	1.52	2.34	3.04	0.65	0.78	0.95	1.19	1.64	2.11
25	0.79	1.01	1.22	1.52	2.38	3.08	0.65	0.78	0.95	1.19	1.65	2.13
26	0.81	1.01	1.23	1.53	2.41	3.12	0.65	0.79	0.96	1.20	1.68	2.19
27	0.83	1.02	1.25	1.56	2.44	3.18	0.66	0.81	0.98	1.22	1.73	2.24
28	0.84	1.03	1.28	1.61	2.50	3.26	0.67	0.83	0.99	1.24	1.77	2.32
29	0.84	1.05	1.30	1.65	2.55	3.33	0.68	0.85	1.01	1.27	1.82	2.40
30	0.84	1.05	1.31	1.68	2.59	3.40	0.68	0.86	1.03	1.29	1.85	2.44
31	0.86	1.07	1.34	1.72	2.70	3.54	0.72	0.89	1.06	1.32	1.97	2.60
32	0.88	1.09	1.38	1.74	2.81	3.69	0.75	0.91	1.08	1.35	2.09	2.77
33	0.91	1.11	1.41	1.76	2.93	3.88	0.77	0.94	1.10	1.39	2.21	2.96
34	0.95	1.13	1.45	1.78	3.08	4.10	0.79	0.95	1.12	1.42	2.34	3.16
35	0.99	1.17	1.50	1.80	3.23	4.33	0.83	0.96	1.14	1.43	2.49	3.37
36	1.05	1.24	1.60	1.94	3.52	4.70	0.87	1.01	1.22	1.54	2.67	3.64
37	1.11	1.33	1.69	2.08	3.81	5.08	0.91	1.08	1.30	1.65	2.88	3.94
38	1.19	1.42	1.83	2.26	4.15	5.53	0.97	1.16	1.39	1.76	3.09	4.24
39	1.27	1.53	1.96	2.43	4.51	6.01	1.02	1.23	1.47	1.88	3.30	4.53
40	1.34	1.65	2.09	2.64	4.91	6.53	1.08	1.29	1.56	2.01	3.50	4.83
41	1.47	1.82	2.31	2.90	5.47	7.19	1.18	1.41	1.71	2.16	3.83	5.25



Trendsetter® Super 25

NEW YORK ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.62	1.99	2.53	3.21	6.07	7.90	1.30	1.54	1.87	2.31	4.18	5.72
43	1.76	2.17	2.75	3.52	6.69	8.60	1.40	1.67	2.04	2.48	4.57	6.22
44	1.90	2.34	2.98	3.82	7.33	9.32	1.50	1.79	2.21	2.65	4.98	6.74
45	2.05	2.54	3.23	4.15	8.07	10.14	1.61	1.91	2.39	2.83	5.43	7.33
46	2.23	2.77	3.53	4.52	8.80	10.95	1.76	2.09	2.60	3.16	5.91	8.05
47	2.44	3.04	3.85	4.90	9.50	11.73	1.93	2.28	2.82	3.51	6.40	8.82
48	2.66	3.32	4.20	5.31	10.19	12.49	2.10	2.46	3.04	3.89	6.93	9.59
49	2.92	3.63	4.60	5.75	10.91	13.28	2.28	2.67	3.28	4.30	7.46	10.37
50	3.19	3.96	5.02	6.25	11.76	14.18	2.48	2.88	3.52	4.74	8.00	11.22
51	3.67	4.44	5.61	7.02	13.07	15.37	2.78	3.23	3.92	5.18	8.87	12.22
52	4.16	4.94	6.19	7.85	14.37	16.54	3.09	3.59	4.31	5.62	9.72	13.21
53	4.70	5.50	6.80	8.70	15.76	17.11	3.40	3.94	4.74	6.08	10.57	14.25
54	5.32	6.14	7.49	9.55	17.31	18.99	3.76	4.36	5.23	6.60	11.52	15.38
55	6.08	6.91	8.35	10.46	18.92	20.28	4.20	4.86	5.81	7.23	12.74	16.84
56	6.88	7.71	9.32	11.34	20.70	22.22	4.66	5.37	6.46	7.96	13.97	18.32
57	7.68	8.53	10.29	12.19	22.48	24.33	5.20	5.94	7.22	8.80	15.31	19.79
58	8.55	9.38	11.40	12.44	24.27	28.31	5.81	6.60	8.07	9.77	16.80	21.26
59	9.55	10.37	12.61	13.84	26.06	29.83	6.51	7.36	9.05	10.85	18.45	22.74
60	10.65	11.43	13.92	14.71	27.83	30.98	7.30	8.20	10.16	12.07	20.22	24.38
61	12.02	12.86	15.44	16.46	NA	NA	8.23	9.13	11.31	13.40	NA	NA
62	13.37	14.29	17.02	18.23	NA	NA	9.20	10.15	12.42	14.77	NA	NA
63	14.70	15.87	18.72	19.99	NA	NA	10.25	11.25	13.49	16.25	NA	NA
64	16.19	17.63	19.99	20.00	NA	NA	11.45	12.50	14.54	17.86	NA	NA
65	17.83	19.54	20.00	20.01	NA	NA	12.72	13.79	15.64	19.57	NA	NA



Trendsetter® Super 25

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.56	0.76	0.95	1.16	2.09	2.55	0.46	0.60	0.76	0.93	1.40	1.79
19	0.56	0.76	0.95	1.16	2.09	2.55	0.46	0.60	0.76	0.93	1.40	1.79
20	0.56	0.76	0.95	1.16	2.09	2.55	0.46	0.60	0.76	0.93	1.40	1.79
21	0.56	0.76	0.95	1.16	2.09	2.58	0.46	0.60	0.76	0.93	1.40	1.80
22	0.56	0.76	0.95	1.16	2.09	2.61	0.46	0.60	0.76	0.93	1.40	1.82
23	0.56	0.76	0.95	1.17	2.09	2.65	0.46	0.60	0.76	0.93	1.40	1.83
24	0.56	0.76	0.95	1.17	2.09	2.68	0.46	0.60	0.76	0.93	1.40	1.85
25	0.56	0.76	0.95	1.17	2.09	2.71	0.46	0.60	0.76	0.93	1.40	1.86
26	0.57	0.77	0.96	1.18	2.12	2.77	0.47	0.61	0.78	0.94	1.44	1.91
27	0.57	0.77	0.98	1.19	2.16	2.83	0.48	0.62	0.79	0.95	1.48	1.97
28	0.58	0.78	0.99	1.21	2.19	2.88	0.48	0.64	0.81	0.97	1.51	2.02
29	0.58	0.78	1.01	1.22	2.23	2.94	0.49	0.65	0.82	0.98	1.55	2.08
30	0.59	0.79	1.02	1.23	2.26	3.00	0.50	0.66	0.84	0.99	1.59	2.13
31	0.62	0.81	1.06	1.27	2.38	3.16	0.52	0.68	0.86	1.03	1.70	2.29
32	0.65	0.82	1.10	1.31	2.49	3.33	0.54	0.69	0.88	1.06	1.82	2.45
33	0.69	0.84	1.14	1.35	2.61	3.49	0.56	0.71	0.91	1.10	1.93	2.61
34	0.72	0.85	1.18	1.39	2.72	3.66	0.58	0.72	0.93	1.13	2.05	2.77
35	0.75	0.87	1.22	1.43	2.84	3.82	0.60	0.74	0.95	1.17	2.16	2.93
36	0.81	0.96	1.32	1.57	3.13	4.20	0.65	0.80	1.02	1.27	2.34	3.20
37	0.88	1.05	1.42	1.71	3.42	4.58	0.70	0.86	1.08	1.37	2.52	3.46
38	0.94	1.15	1.53	1.85	3.72	4.97	0.75	0.92	1.15	1.46	2.69	3.73
39	1.01	1.24	1.63	1.99	4.01	5.35	0.80	0.98	1.21	1.56	2.87	3.99
40	1.07	1.33	1.73	2.13	4.30	5.73	0.85	1.04	1.28	1.66	3.05	4.26
41	1.20	1.48	1.92	2.39	4.87	6.39	0.94	1.13	1.41	1.81	3.39	4.70



Trendsetter® Super 25

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.33	1.62	2.12	2.65	5.44	7.05	1.03	1.23	1.55	1.95	3.74	5.13
43	1.46	1.77	2.31	2.91	6.00	7.71	1.12	1.32	1.68	2.10	4.08	5.57
44	1.59	1.91	2.51	3.17	6.57	8.37	1.21	1.42	1.82	2.24	4.43	6.00
45	1.72	2.06	2.70	3.43	7.14	9.03	1.30	1.51	1.95	2.39	4.77	6.44
46	1.91	2.28	2.96	3.77	7.70	9.72	1.45	1.69	2.15	2.69	5.23	7.09
47	2.10	2.50	3.22	4.11	8.26	10.40	1.60	1.87	2.36	2.99	5.69	7.75
48	2.28	2.73	3.48	4.44	8.81	11.09	1.74	2.05	2.56	3.28	6.16	8.40
49	2.47	2.95	3.74	4.78	9.37	11.77	1.89	2.23	2.77	3.58	6.62	9.06
50	2.66	3.17	4.00	5.12	9.93	12.46	2.04	2.41	2.97	3.88	7.08	9.71
51	3.10	3.63	4.62	5.76	11.35	13.54	2.31	2.68	3.35	4.30	8.00	10.70
52	3.53	4.09	5.23	6.40	12.77	14.62	2.58	2.95	3.73	4.72	8.91	11.69
53	3.97	4.54	5.85	7.04	14.19	15.69	2.85	3.22	4.12	5.14	9.83	12.68
54	4.40	5.00	6.46	7.68	15.61	16.77	3.12	3.49	4.50	5.56	10.74	13.67
55	4.84	5.46	7.08	8.32	17.03	17.85	3.39	3.76	4.88	5.98	11.66	14.66
56	5.76	6.73	8.15	9.25	18.60	20.31	4.01	4.42	5.58	6.84	12.93	15.90
57	6.68	8.00	9.22	10.18	20.16	22.76	4.64	5.09	6.28	7.69	14.20	17.15
58	7.59	9.27	10.30	11.10	21.73	25.22	5.26	5.75	6.97	8.55	15.46	18.39
59	8.51	10.54	11.37	12.03	23.29	27.67	5.89	6.42	7.67	9.40	16.73	19.64
60	9.43	11.81	12.44	12.96	24.86	30.13	6.51	7.08	8.37	10.26	18.00	20.88
61	10.11	12.22	13.04	13.93	NA	NA	7.41	8.00	9.28	11.12	NA	NA
62	10.78	12.63	13.64	14.90	NA	NA	8.31	8.93	10.18	11.98	NA	NA
63	11.46	13.05	14.24	15.87	NA	NA	9.20	9.85	11.09	12.85	NA	NA
64	12.13	13.46	14.84	16.84	NA	NA	10.10	10.78	11.99	13.71	NA	NA
65	12.81	13.87	15.44	17.81	NA	NA	11.00	11.70	12.90	14.57	NA	NA



Trendsetter[®] Super 25

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.60	0.83	0.96	1.18	2.09	2.55	0.50	0.64	0.76	1.00	1.40	1.76
19	0.60	0.83	0.96	1.18	2.09	2.55	0.50	0.64	0.76	1.00	1.40	1.76
20	0.60	0.83	0.96	1.18	2.09	2.55	0.50	0.64	0.76	1.00	1.40	1.76
21	0.60	0.83	0.96	1.18	2.09	2.58	0.50	0.64	0.76	1.00	1.40	1.78
22	0.60	0.83	0.96	1.19	2.09	2.62	0.50	0.64	0.76	1.00	1.40	1.80
23	0.60	0.83	0.96	1.19	2.09	2.65	0.50	0.64	0.76	1.00	1.40	1.82
24	0.60	0.83	0.96	1.20	2.09	2.69	0.50	0.64	0.76	1.00	1.40	1.84
25	0.60	0.83	0.96	1.20	2.09	2.72	0.50	0.64	0.76	1.00	1.40	1.86
26	0.60	0.83	0.97	1.21	2.13	2.78	0.50	0.65	0.78	1.00	1.44	1.91
27	0.61	0.83	0.99	1.23	2.16	2.84	0.50	0.65	0.80	1.00	1.48	1.97
28	0.61	0.84	1.00	1.24	2.20	2.89	0.51	0.66	0.81	0.99	1.51	2.02
29	0.62	0.84	1.02	1.26	2.23	2.95	0.51	0.66	0.83	0.99	1.55	2.08
30	0.62	0.84	1.03	1.27	2.27	3.01	0.51	0.67	0.85	0.99	1.59	2.13
31	0.65	0.86	1.07	1.30	2.39	3.18	0.53	0.69	0.87	1.03	1.70	2.30
32	0.68	0.87	1.11	1.33	2.51	3.34	0.56	0.70	0.89	1.07	1.82	2.47
33	0.70	0.89	1.15	1.37	2.63	3.51	0.58	0.72	0.92	1.10	1.93	2.64
34	0.73	0.90	1.19	1.40	2.75	3.67	0.61	0.73	0.94	1.14	2.05	2.81
35	0.76	0.92	1.23	1.43	2.87	3.84	0.63	0.75	0.96	1.18	2.16	2.98
36	0.83	1.00	1.33	1.57	3.16	4.22	0.68	0.81	1.03	1.28	2.34	3.24
37	0.89	1.09	1.43	1.71	3.45	4.60	0.72	0.87	1.10	1.37	2.52	3.49
38	0.96	1.17	1.54	1.85	3.74	4.97	0.77	0.92	1.16	1.47	2.69	3.75
39	1.02	1.26	1.64	1.99	4.03	5.35	0.81	0.98	1.23	1.56	2.87	4.00
40	1.09	1.34	1.74	2.13	4.32	5.73	0.86	1.04	1.30	1.66	3.05	4.26
41	1.22	1.49	1.93	2.39	4.88	6.40	0.95	1.14	1.43	1.81	3.39	4.70



Trendsetter® Super 25

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.34	1.64	2.13	2.65	5.45	7.07	1.04	1.25	1.57	1.95	3.74	5.13
43	1.47	1.78	2.32	2.91	6.01	7.73	1.14	1.35	1.70	2.10	4.08	5.57
44	1.59	1.93	2.52	3.17	6.58	8.40	1.23	1.46	1.84	2.24	4.43	6.00
45	1.72	2.08	2.71	3.43	7.14	9.07	1.32	1.56	1.97	2.39	4.77	6.44
46	1.91	2.30	2.97	3.77	7.70	9.75	1.46	1.73	2.17	2.69	5.23	7.09
47	2.11	2.52	3.23	4.12	8.26	10.43	1.61	1.90	2.38	2.99	5.69	7.75
48	2.30	2.73	3.48	4.46	8.81	11.10	1.75	2.07	2.58	3.28	6.16	8.40
49	2.50	2.95	3.74	4.81	9.37	11.78	1.90	2.24	2.79	3.58	6.62	9.06
50	2.69	3.17	4.00	5.15	9.93	12.46	2.04	2.41	2.99	3.88	7.08	9.71
51	3.13	3.64	4.62	5.78	11.35	13.54	2.32	2.69	3.37	4.30	8.00	10.70
52	3.57	4.11	5.25	6.42	12.77	14.62	2.59	2.97	3.76	4.72	8.91	11.69
53	4.02	4.58	5.87	7.05	14.19	15.69	2.87	3.24	4.14	5.14	9.83	12.68
54	4.46	5.05	6.50	7.69	15.61	16.77	3.14	3.52	4.53	5.56	10.74	13.67
55	4.90	5.52	7.12	8.32	17.03	17.85	3.42	3.80	4.91	5.98	11.66	14.66
56	5.81	6.78	8.18	9.25	18.60	20.31	4.04	4.46	5.60	6.84	12.93	15.90
57	6.71	8.04	9.25	10.18	20.16	22.76	4.66	5.11	6.29	7.69	14.20	17.15
58	7.62	9.29	10.31	11.10	21.73	25.22	5.27	5.77	6.99	8.55	15.46	18.39
59	8.52	10.55	11.38	12.03	23.29	27.67	5.89	6.42	7.68	9.40	16.73	19.64
60	9.43	11.81	12.44	12.96	24.86	30.13	6.51	7.08	8.37	10.26	18.00	20.88
61	10.55	12.87	13.78	14.23	NA	NA	7.30	8.11	9.47	11.72	NA	NA
62	11.67	13.93	15.13	15.50	NA	NA	8.09	9.13	10.57	13.19	NA	NA
63	12.79	15.00	16.47	16.77	NA	NA	8.88	10.16	11.66	14.65	NA	NA
64	13.91	16.06	17.82	18.04	NA	NA	9.67	11.18	12.76	16.12	NA	NA
65	15.03	17.12	19.16	19.31	NA	NA	10.46	12.21	13.86	17.58	NA	NA



Trendsetter® Super 25

NEW YORK ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.67	0.94	1.08	1.31	2.18	2.82	0.56	0.72	0.85	1.13	1.47	1.95
19	0.67	0.94	1.08	1.31	2.18	2.82	0.56	0.72	0.85	1.13	1.47	1.95
20	0.67	0.94	1.08	1.31	2.18	2.82	0.56	0.72	0.85	1.13	1.47	1.95
21	0.67	0.94	1.08	1.31	2.19	2.83	0.56	0.72	0.85	1.13	1.49	1.97
22	0.67	0.94	1.08	1.31	2.21	2.87	0.56	0.72	0.85	1.13	1.51	2.00
23	0.67	0.94	1.08	1.31	2.23	2.92	0.56	0.72	0.85	1.13	1.53	2.02
24	0.67	0.94	1.08	1.32	2.28	2.96	0.56	0.72	0.85	1.13	1.55	2.05
25	0.67	0.94	1.08	1.33	2.31	3.00	0.56	0.72	0.85	1.13	1.55	2.06
26	0.68	0.94	1.09	1.34	2.34	3.05	0.56	0.73	0.87	1.14	1.60	2.10
27	0.68	0.95	1.11	1.35	2.38	3.11	0.57	0.74	0.89	1.16	1.64	2.17
28	0.69	0.96	1.13	1.38	2.42	3.20	0.57	0.75	0.91	1.17	1.68	2.23
29	0.70	0.97	1.17	1.41	2.46	3.28	0.58	0.77	0.94	1.19	1.73	2.30
30	0.72	0.97	1.19	1.43	2.51	3.33	0.59	0.78	0.95	1.21	1.76	2.35
31	0.75	0.98	1.22	1.46	2.61	3.47	0.62	0.80	0.97	1.23	1.88	2.52
32	0.78	0.99	1.25	1.51	2.73	3.62	0.64	0.83	1.00	1.25	2.00	2.68
33	0.81	1.01	1.29	1.55	2.85	3.81	0.68	0.85	1.03	1.29	2.12	2.87
34	0.85	1.03	1.33	1.60	3.00	4.03	0.72	0.85	1.06	1.32	2.26	3.08
35	0.88	1.06	1.39	1.64	3.17	4.25	0.74	0.86	1.08	1.33	2.39	3.29
36	0.94	1.13	1.47	1.77	3.44	4.61	0.79	0.92	1.14	1.44	2.57	3.55
37	1.00	1.21	1.56	1.90	3.72	4.98	0.85	0.99	1.21	1.55	2.77	3.84
38	1.08	1.31	1.68	2.06	4.06	5.42	0.89	1.06	1.29	1.66	2.99	4.14
39	1.16	1.42	1.80	2.23	4.41	5.89	0.94	1.12	1.36	1.78	3.20	4.43
40	1.24	1.53	1.94	2.42	4.80	6.40	0.99	1.19	1.44	1.93	3.39	4.73
41	1.39	1.69	2.15	2.70	5.39	7.10	1.09	1.30	1.58	2.10	3.71	5.16



Trendsetter® Super 25

NEW YORK ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.53	1.86	2.37	2.98	5.98	7.80	1.19	1.41	1.73	2.27	4.06	5.60
43	1.68	2.02	2.59	3.27	6.58	8.51	1.29	1.53	1.87	2.42	4.44	6.07
44	1.84	2.19	2.81	3.56	7.21	9.24	1.40	1.65	2.04	2.56	4.85	6.59
45	2.01	2.39	3.05	3.91	7.93	10.08	1.51	1.78	2.21	2.72	5.30	7.14
46	2.19	2.60	3.29	4.25	8.65	10.89	1.65	1.96	2.41	3.01	5.78	7.82
47	2.39	2.83	3.54	4.59	9.33	11.65	1.80	2.15	2.63	3.34	6.27	8.56
48	2.60	3.08	3.83	4.95	9.98	12.38	1.97	2.33	2.85	3.69	6.79	9.30
49	2.83	3.34	4.13	5.36	10.59	13.11	2.13	2.53	3.08	4.06	7.32	10.02
50	3.07	3.63	4.44	5.80	11.14	13.99	2.30	2.74	3.32	4.46	7.84	10.78
51	3.48	4.07	5.04	6.39	12.43	15.17	2.57	3.01	3.70	4.86	8.72	11.74
52	3.89	4.52	5.63	7.01	13.72	16.32	2.85	3.29	4.07	5.27	9.58	12.66
53	4.38	5.04	6.30	7.68	15.10	17.10	3.14	3.59	4.47	5.70	10.43	13.55
54	4.91	5.62	7.06	8.44	16.64	18.62	3.47	3.92	4.91	6.18	11.36	14.43
55	5.57	6.34	8.00	9.36	18.26	19.84	3.86	4.32	5.46	6.78	12.57	15.63
56	6.30	7.06	8.93	10.29	20.03	21.84	4.29	4.80	6.03	7.51	13.81	17.05
57	7.04	7.84	9.87	11.21	21.81	23.98	4.77	5.34	6.68	8.35	15.13	18.47
58	7.89	8.72	10.95	12.20	23.61	28.02	5.35	5.94	7.44	9.31	16.60	19.89
59	8.82	9.68	12.12	13.28	25.43	29.66	6.00	6.64	8.28	10.40	18.24	21.40
60	9.87	10.71	13.40	14.41	27.51	30.97	6.72	7.44	9.24	11.63	20.00	23.13
61	11.12	12.17	14.92	16.15	NA	NA	7.56	8.50	10.31	12.98	NA	NA
62	12.36	13.62	16.52	17.91	NA	NA	8.44	9.59	11.44	14.42	NA	NA
63	13.64	15.20	18.24	19.79	NA	NA	9.41	10.77	12.65	15.96	NA	NA
64	15.08	16.98	19.98	19.99	NA	NA	10.47	12.11	14.00	17.68	NA	NA
65	16.63	18.93	19.99	20.00	NA	NA	11.62	13.56	15.44	19.49	NA	NA



Trendsetter® Super 25

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.52	0.73	0.91	1.13	2.00	2.49	0.43	0.55	0.72	0.89	1.33	1.74
19	0.52	0.73	0.91	1.13	2.00	2.49	0.43	0.55	0.72	0.89	1.33	1.74
20	0.52	0.73	0.91	1.13	2.00	2.49	0.43	0.55	0.72	0.89	1.33	1.74
21	0.52	0.73	0.91	1.13	2.00	2.52	0.43	0.55	0.72	0.89	1.33	1.75
22	0.52	0.73	0.91	1.13	2.00	2.55	0.43	0.55	0.72	0.89	1.33	1.76
23	0.52	0.73	0.91	1.14	2.00	2.59	0.43	0.55	0.72	0.89	1.33	1.77
24	0.52	0.73	0.91	1.14	2.00	2.62	0.43	0.55	0.72	0.89	1.33	1.78
25	0.52	0.73	0.91	1.14	2.00	2.65	0.43	0.55	0.72	0.89	1.33	1.79
26	0.53	0.73	0.92	1.16	2.04	2.70	0.44	0.56	0.74	0.90	1.37	1.84
27	0.53	0.73	0.94	1.17	2.08	2.76	0.44	0.57	0.75	0.92	1.41	1.90
28	0.54	0.73	0.95	1.19	2.11	2.81	0.45	0.58	0.77	0.93	1.44	1.95
29	0.54	0.73	0.97	1.20	2.15	2.87	0.45	0.59	0.78	0.95	1.48	2.01
30	0.55	0.73	0.98	1.22	2.19	2.92	0.46	0.60	0.80	0.96	1.52	2.06
31	0.58	0.75	1.01	1.26	2.31	3.10	0.48	0.62	0.82	1.00	1.63	2.23
32	0.61	0.77	1.04	1.29	2.44	3.27	0.50	0.64	0.85	1.03	1.75	2.39
33	0.63	0.79	1.08	1.33	2.56	3.45	0.52	0.67	0.87	1.07	1.86	2.56
34	0.66	0.81	1.11	1.36	2.69	3.62	0.54	0.69	0.90	1.10	1.98	2.72
35	0.69	0.83	1.14	1.40	2.81	3.80	0.56	0.71	0.92	1.14	2.09	2.89
36	0.76	0.91	1.24	1.54	3.09	4.18	0.61	0.77	0.98	1.24	2.28	3.15
37	0.83	1.00	1.34	1.68	3.38	4.56	0.66	0.83	1.05	1.33	2.46	3.41
38	0.89	1.08	1.43	1.81	3.66	4.93	0.70	0.88	1.11	1.43	2.65	3.68
39	0.96	1.17	1.53	1.95	3.95	5.31	0.75	0.94	1.18	1.52	2.83	3.94
40	1.03	1.25	1.63	2.09	4.23	5.69	0.80	1.00	1.24	1.62	3.02	4.20
41	1.16	1.39	1.82	2.34	4.79	6.35	0.89	1.09	1.37	1.77	3.35	4.63



Trendsetter® Super 25

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.29	1.53	2.01	2.59	5.34	7.01	0.99	1.19	1.49	1.91	3.69	5.06
43	1.41	1.67	2.19	2.85	5.90	7.67	1.08	1.28	1.62	2.06	4.02	5.48
44	1.54	1.81	2.38	3.10	6.45	8.33	1.18	1.38	1.74	2.20	4.36	5.91
45	1.67	1.95	2.57	3.35	7.01	8.99	1.27	1.47	1.87	2.35	4.69	6.34
46	1.85	2.17	2.84	3.68	7.56	9.63	1.40	1.64	2.08	2.63	5.15	6.99
47	2.03	2.38	3.12	4.00	8.11	10.28	1.53	1.81	2.29	2.91	5.60	7.64
48	2.22	2.60	3.39	4.33	8.67	10.92	1.67	1.99	2.50	3.20	6.06	8.28
49	2.40	2.81	3.67	4.65	9.22	11.57	1.80	2.16	2.71	3.48	6.51	8.93
50	2.58	3.03	3.94	4.98	9.77	12.21	1.93	2.33	2.92	3.76	6.97	9.58
51	2.99	3.49	4.51	5.62	11.21	13.31	2.20	2.61	3.30	4.15	7.90	10.59
52	3.40	3.96	5.08	6.26	12.66	14.41	2.47	2.89	3.68	4.54	8.83	11.60
53	3.80	4.42	5.66	6.90	14.10	15.51	2.74	3.18	4.07	4.93	9.76	12.60
54	4.21	4.89	6.23	7.54	15.55	16.61	3.01	3.46	4.45	5.32	10.69	13.61
55	4.62	5.35	6.80	8.18	16.99	17.71	3.28	3.74	4.83	5.71	11.62	14.62
56	5.32	6.28	7.68	9.10	18.47	20.18	3.88	4.41	5.53	6.47	12.87	15.83
57	6.02	7.21	8.56	10.03	19.95	22.65	4.47	5.07	6.23	7.23	14.13	17.05
58	6.71	8.13	9.43	10.95	21.43	25.13	5.07	5.74	6.93	7.98	15.38	18.26
59	7.41	9.06	10.31	11.88	22.91	27.60	5.66	6.40	7.63	8.74	16.64	19.48
60	8.11	9.99	11.19	12.80	24.39	30.07	6.26	7.07	8.33	9.50	17.89	20.69
61	8.98	10.69	11.95	13.65	NA	NA	7.15	7.93	9.17	10.42	NA	NA
62	9.85	11.39	12.71	14.50	NA	NA	8.03	8.79	10.00	11.34	NA	NA
63	10.73	12.08	13.48	15.34	NA	NA	8.92	9.64	10.84	12.27	NA	NA
64	11.60	12.78	14.24	16.19	NA	NA	9.80	10.50	11.67	13.19	NA	NA
65	12.47	13.48	15.00	17.04	NA	NA	10.69	11.36	12.51	14.11	NA	NA



Trendsetter[®] Super 25

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.56	0.78	0.91	1.15	2.00	2.49	0.46	0.58	0.72	0.96	1.33	1.69
19	0.56	0.78	0.91	1.15	2.00	2.49	0.46	0.58	0.72	0.96	1.33	1.69
20	0.56	0.78	0.91	1.15	2.00	2.49	0.46	0.58	0.72	0.96	1.33	1.69
21	0.56	0.78	0.91	1.15	2.00	2.52	0.46	0.58	0.72	0.96	1.33	1.71
22	0.56	0.78	0.91	1.15	2.00	2.55	0.46	0.58	0.72	0.96	1.33	1.73
23	0.56	0.78	0.91	1.16	2.00	2.59	0.46	0.58	0.72	0.96	1.33	1.75
24	0.56	0.78	0.91	1.16	2.00	2.62	0.46	0.58	0.72	0.96	1.33	1.77
25	0.56	0.78	0.91	1.16	2.00	2.65	0.46	0.58	0.72	0.96	1.33	1.79
26	0.56	0.78	0.92	1.17	2.04	2.70	0.46	0.59	0.74	0.96	1.37	1.84
27	0.56	0.77	0.94	1.19	2.08	2.76	0.46	0.60	0.75	0.96	1.41	1.90
28	0.57	0.77	0.95	1.20	2.11	2.81	0.47	0.60	0.77	0.96	1.44	1.95
29	0.57	0.76	0.97	1.22	2.15	2.87	0.47	0.61	0.78	0.96	1.48	2.01
30	0.57	0.76	0.98	1.23	2.19	2.92	0.47	0.62	0.80	0.96	1.52	2.06
31	0.60	0.78	1.01	1.26	2.31	3.10	0.49	0.64	0.82	1.00	1.63	2.24
32	0.63	0.80	1.04	1.30	2.44	3.27	0.52	0.66	0.85	1.03	1.75	2.41
33	0.66	0.83	1.08	1.33	2.56	3.45	0.54	0.67	0.87	1.07	1.86	2.59
34	0.69	0.85	1.11	1.37	2.69	3.62	0.57	0.69	0.90	1.10	1.98	2.76
35	0.72	0.87	1.14	1.40	2.81	3.80	0.59	0.71	0.92	1.14	2.09	2.94
36	0.79	0.95	1.24	1.54	3.09	4.18	0.63	0.77	0.99	1.24	2.28	3.20
37	0.85	1.03	1.34	1.68	3.38	4.56	0.67	0.83	1.06	1.33	2.46	3.46
38	0.92	1.10	1.43	1.81	3.66	4.93	0.72	0.88	1.12	1.43	2.65	3.72
39	0.98	1.18	1.53	1.95	3.95	5.31	0.76	0.94	1.19	1.52	2.83	3.98
40	1.05	1.26	1.63	2.09	4.23	5.69	0.80	1.00	1.26	1.62	3.02	4.24
41	1.18	1.40	1.82	2.35	4.79	6.36	0.90	1.10	1.39	1.77	3.35	4.66



Trendsetter® Super 25

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.31	1.55	2.01	2.60	5.34	7.03	0.99	1.20	1.51	1.91	3.69	5.08
43	1.43	1.69	2.19	2.86	5.90	7.69	1.09	1.30	1.64	2.06	4.02	5.50
44	1.56	1.84	2.38	3.11	6.45	8.36	1.18	1.40	1.76	2.20	4.36	5.92
45	1.69	1.98	2.57	3.37	7.01	9.03	1.28	1.50	1.89	2.35	4.69	6.34
46	1.87	2.19	2.84	3.69	7.56	9.67	1.41	1.67	2.10	2.63	5.15	6.99
47	2.05	2.41	3.12	4.01	8.11	10.30	1.54	1.83	2.30	2.91	5.60	7.64
48	2.22	2.62	3.39	4.34	8.67	10.94	1.67	2.00	2.51	3.20	6.06	8.28
49	2.40	2.84	3.67	4.66	9.22	11.57	1.80	2.16	2.71	3.48	6.51	8.93
50	2.58	3.05	3.94	4.98	9.77	12.21	1.93	2.33	2.92	3.76	6.97	9.58
51	2.99	3.52	4.52	5.62	11.21	13.31	2.20	2.61	3.31	4.15	7.90	10.59
52	3.40	3.98	5.10	6.26	12.66	14.41	2.48	2.89	3.70	4.54	8.83	11.60
53	3.82	4.45	5.67	6.90	14.10	15.51	2.75	3.18	4.08	4.93	9.76	12.60
54	4.23	4.91	6.25	7.54	15.55	16.61	3.03	3.46	4.47	5.32	10.69	13.61
55	4.64	5.38	6.83	8.18	16.99	17.71	3.30	3.74	4.86	5.71	11.62	14.62
56	5.33	6.30	7.70	9.10	18.47	20.18	3.89	4.41	5.55	6.47	12.87	15.83
57	6.03	7.22	8.57	10.03	19.95	22.65	4.48	5.07	6.25	7.23	14.13	17.05
58	6.72	8.15	9.45	10.95	21.43	25.13	5.08	5.74	6.94	7.98	15.38	18.26
59	7.42	9.07	10.32	11.88	22.91	27.60	5.67	6.40	7.64	8.74	16.64	19.48
60	8.11	9.99	11.19	12.80	24.39	30.07	6.26	7.07	8.33	9.50	17.89	20.69
61	9.36	11.34	12.73	14.05	NA	NA	7.07	7.91	9.34	10.81	NA	NA
62	10.61	12.70	14.27	15.30	NA	NA	7.89	8.75	10.35	12.12	NA	NA
63	11.87	14.05	15.81	16.54	NA	NA	8.70	9.60	11.35	13.44	NA	NA
64	13.12	15.41	17.35	17.79	NA	NA	9.52	10.44	12.36	14.75	NA	NA
65	14.37	16.76	18.89	19.04	NA	NA	10.33	11.28	13.37	16.06	NA	NA



Trendsetter® Super 25

NEW YORK ONLY

Face Amounts of \$1,000,000 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.63	0.88	1.02	1.28	2.10	2.75	0.52	0.65	0.80	1.08	1.41	1.87
19	0.63	0.88	1.02	1.28	2.10	2.75	0.52	0.65	0.80	1.08	1.41	1.87
20	0.63	0.88	1.02	1.28	2.10	2.75	0.52	0.65	0.80	1.08	1.41	1.87
21	0.63	0.88	1.02	1.28	2.11	2.77	0.52	0.65	0.80	1.08	1.42	1.89
22	0.63	0.88	1.02	1.28	2.13	2.81	0.52	0.65	0.80	1.08	1.44	1.93
23	0.63	0.88	1.02	1.28	2.16	2.85	0.52	0.65	0.80	1.08	1.46	1.96
24	0.63	0.88	1.02	1.28	2.18	2.89	0.52	0.65	0.80	1.08	1.47	1.98
25	0.63	0.88	1.02	1.29	2.21	2.93	0.52	0.65	0.80	1.08	1.47	1.98
26	0.63	0.88	1.03	1.30	2.24	2.97	0.53	0.65	0.81	1.10	1.51	2.04
27	0.63	0.88	1.05	1.32	2.29	3.03	0.54	0.67	0.84	1.11	1.55	2.10
28	0.65	0.88	1.08	1.35	2.34	3.11	0.54	0.68	0.85	1.13	1.61	2.17
29	0.66	0.89	1.11	1.39	2.40	3.20	0.54	0.69	0.87	1.16	1.66	2.23
30	0.66	0.89	1.13	1.41	2.44	3.26	0.54	0.72	0.89	1.19	1.69	2.30
31	0.69	0.91	1.16	1.44	2.54	3.39	0.57	0.74	0.91	1.22	1.80	2.46
32	0.73	0.94	1.18	1.47	2.65	3.54	0.61	0.76	0.95	1.24	1.93	2.63
33	0.76	0.96	1.20	1.51	2.78	3.74	0.63	0.78	0.98	1.27	2.05	2.83
34	0.79	0.98	1.23	1.55	2.94	3.96	0.66	0.80	1.01	1.28	2.19	3.03
35	0.84	1.00	1.27	1.61	3.10	4.20	0.69	0.83	1.03	1.29	2.33	3.25
36	0.89	1.08	1.36	1.73	3.37	4.57	0.74	0.88	1.10	1.39	2.52	3.51
37	0.96	1.16	1.46	1.87	3.65	4.95	0.78	0.94	1.17	1.49	2.73	3.80
38	1.03	1.24	1.57	2.02	3.98	5.38	0.84	1.00	1.23	1.61	2.94	4.09
39	1.11	1.34	1.69	2.20	4.33	5.85	0.88	1.07	1.32	1.73	3.15	4.39
40	1.20	1.44	1.83	2.40	4.72	6.37	0.92	1.14	1.40	1.84	3.36	4.69
41	1.33	1.60	2.02	2.65	5.31	7.05	1.03	1.25	1.53	2.00	3.67	5.12



Trendsetter® Super 25

NEW YORK ONLY

Face Amounts of \$1,000,000 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.47	1.75	2.23	2.94	5.91	7.76	1.14	1.36	1.67	2.17	4.02	5.56
43	1.63	1.91	2.44	3.22	6.50	8.46	1.24	1.47	1.82	2.33	4.40	6.02
44	1.78	2.08	2.66	3.51	7.13	9.20	1.34	1.58	1.96	2.51	4.81	6.52
45	1.94	2.27	2.90	3.83	7.85	10.03	1.46	1.71	2.12	2.68	5.26	7.07
46	2.11	2.49	3.18	4.18	8.59	10.87	1.61	1.87	2.33	2.97	5.76	7.77
47	2.30	2.71	3.45	4.52	9.31	11.63	1.75	2.05	2.55	3.26	6.26	8.51
48	2.49	2.94	3.75	4.86	9.94	12.35	1.89	2.23	2.77	3.58	6.78	9.26
49	2.70	3.19	4.08	5.25	10.55	13.09	2.05	2.42	3.00	3.91	7.30	10.00
50	2.93	3.47	4.43	5.65	11.07	13.84	2.20	2.63	3.25	4.25	7.79	10.73
51	3.33	3.89	4.94	6.24	12.35	15.02	2.46	2.92	3.64	4.62	8.67	11.68
52	3.74	4.35	5.47	6.84	13.63	16.16	2.73	3.20	4.03	4.99	9.53	12.61
53	4.21	4.85	6.07	7.50	14.99	17.09	3.01	3.50	4.41	5.41	10.37	13.50
54	4.74	5.42	6.73	8.24	16.52	18.41	3.33	3.84	4.85	5.86	11.30	14.38
55	5.39	6.13	7.56	9.14	18.11	19.61	3.72	4.26	5.40	6.42	12.51	15.54
56	6.05	6.84	8.40	10.08	19.88	21.58	4.13	4.69	5.94	7.05	13.78	16.97
57	6.72	7.60	9.25	11.01	21.66	23.71	4.59	5.18	6.48	7.77	15.06	18.40
58	7.46	8.46	10.24	11.99	23.46	27.68	5.12	5.75	7.13	8.59	16.47	19.83
59	8.29	9.39	11.30	13.08	25.28	29.23	5.70	6.39	7.87	9.52	18.06	21.26
60	9.20	10.41	12.44	14.23	27.10	30.96	6.38	7.11	8.68	10.55	19.78	22.87
61	10.38	11.83	14.08	15.96	NA	NA	7.16	7.96	9.68	11.76	NA	NA
62	11.57	13.26	15.76	17.71	NA	NA	8.00	8.89	10.79	13.08	NA	NA
63	12.88	14.84	17.56	19.58	NA	NA	8.91	9.90	12.00	14.50	NA	NA
64	14.32	16.60	19.37	19.98	NA	NA	9.91	11.03	13.34	16.08	NA	NA
65	15.90	18.52	19.98	19.99	NA	NA	10.99	12.24	14.78	17.77	NA	NA



Trendsetter® Super 25

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.53	0.74	0.92	1.14	2.01	2.50	0.44	0.56	0.73	0.90	1.34	1.75
19	0.53	0.74	0.92	1.14	2.01	2.50	0.44	0.56	0.73	0.90	1.34	1.75
20	0.53	0.74	0.92	1.14	2.01	2.50	0.44	0.56	0.73	0.90	1.34	1.75
21	0.53	0.74	0.92	1.14	2.01	2.53	0.44	0.56	0.73	0.90	1.34	1.76
22	0.53	0.74	0.92	1.14	2.01	2.56	0.44	0.56	0.73	0.90	1.34	1.77
23	0.53	0.74	0.92	1.15	2.01	2.60	0.44	0.56	0.73	0.90	1.34	1.78
24	0.53	0.74	0.92	1.15	2.01	2.63	0.44	0.56	0.73	0.90	1.34	1.79
25	0.53	0.74	0.92	1.15	2.01	2.66	0.44	0.56	0.73	0.90	1.34	1.80
26	0.54	0.74	0.93	1.17	2.05	2.71	0.45	0.57	0.75	0.91	1.38	1.85
27	0.54	0.74	0.95	1.18	2.09	2.77	0.45	0.58	0.76	0.93	1.42	1.91
28	0.55	0.74	0.96	1.20	2.12	2.82	0.46	0.59	0.78	0.94	1.45	1.96
29	0.55	0.74	0.98	1.21	2.16	2.88	0.46	0.60	0.79	0.96	1.49	2.02
30	0.56	0.74	0.99	1.23	2.20	2.93	0.47	0.61	0.81	0.97	1.53	2.07
31	0.59	0.76	1.02	1.27	2.32	3.11	0.49	0.63	0.83	1.01	1.64	2.24
32	0.62	0.78	1.05	1.30	2.45	3.28	0.51	0.65	0.86	1.04	1.76	2.40
33	0.64	0.80	1.09	1.34	2.57	3.46	0.53	0.68	0.88	1.08	1.87	2.57
34	0.67	0.82	1.12	1.37	2.70	3.63	0.55	0.70	0.91	1.11	1.99	2.73
35	0.70	0.84	1.15	1.41	2.82	3.81	0.57	0.72	0.93	1.15	2.10	2.90
36	0.77	0.92	1.25	1.55	3.10	4.19	0.62	0.78	0.99	1.25	2.29	3.16
37	0.84	1.01	1.35	1.69	3.39	4.57	0.67	0.84	1.06	1.34	2.47	3.42
38	0.90	1.09	1.44	1.82	3.67	4.94	0.71	0.89	1.12	1.44	2.66	3.69
39	0.97	1.18	1.54	1.96	3.96	5.32	0.76	0.95	1.19	1.53	2.84	3.95
40	1.04	1.26	1.64	2.10	4.24	5.70	0.81	1.01	1.25	1.63	3.03	4.21
41	1.17	1.40	1.83	2.35	4.80	6.36	0.90	1.10	1.38	1.78	3.36	4.64



Trendsetter® Super 25

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.30	1.54	2.02	2.60	5.35	7.02	1.00	1.20	1.50	1.92	3.70	5.07
43	1.42	1.68	2.20	2.86	5.91	7.68	1.09	1.29	1.63	2.07	4.03	5.49
44	1.55	1.82	2.39	3.11	6.46	8.34	1.19	1.39	1.75	2.21	4.37	5.92
45	1.68	1.96	2.58	3.36	7.02	9.00	1.28	1.48	1.88	2.36	4.70	6.35
46	1.86	2.18	2.85	3.69	7.57	9.64	1.41	1.65	2.09	2.64	5.16	7.00
47	2.04	2.39	3.13	4.01	8.12	10.29	1.54	1.82	2.30	2.92	5.61	7.65
48	2.23	2.61	3.40	4.34	8.68	10.93	1.68	2.00	2.51	3.21	6.07	8.29
49	2.41	2.82	3.68	4.66	9.23	11.58	1.81	2.17	2.72	3.49	6.52	8.94
50	2.59	3.04	3.95	4.99	9.78	12.22	1.94	2.34	2.93	3.77	6.98	9.59
51	3.00	3.50	4.52	5.63	11.22	13.32	2.21	2.62	3.31	4.16	7.91	10.60
52	3.41	3.97	5.09	6.27	12.67	14.42	2.48	2.90	3.69	4.55	8.84	11.61
53	3.81	4.43	5.67	6.91	14.11	15.52	2.75	3.19	4.08	4.94	9.77	12.61
54	4.22	4.90	6.24	7.55	15.56	16.62	3.02	3.47	4.46	5.33	10.70	13.62
55	4.63	5.36	6.81	8.19	17.00	17.72	3.29	3.75	4.84	5.72	11.63	14.63
56	5.33	6.29	7.69	9.11	18.48	20.19	3.89	4.42	5.54	6.48	12.88	15.84
57	6.03	7.22	8.57	10.04	19.96	22.66	4.48	5.08	6.24	7.24	14.14	17.06
58	6.72	8.14	9.44	10.96	21.44	25.14	5.08	5.75	6.94	7.99	15.39	18.27
59	7.42	9.07	10.32	11.89	22.92	27.61	5.67	6.41	7.64	8.75	16.65	19.49
60	8.12	10.00	11.20	12.81	24.40	30.08	6.27	7.08	8.34	9.51	17.90	20.70
61	9.06	10.81	12.01	13.71	NA	NA	7.16	7.97	9.18	10.43	NA	NA
62	9.99	11.61	12.82	14.61	NA	NA	8.05	8.86	10.01	11.35	NA	NA
63	10.93	12.42	13.63	15.51	NA	NA	8.94	9.76	10.85	12.28	NA	NA
64	11.86	13.22	14.44	16.41	NA	NA	9.83	10.65	11.68	13.20	NA	NA
65	12.80	14.03	15.25	17.31	NA	NA	10.72	11.54	12.52	14.12	NA	NA



Trendsetter[®] Super 25

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.62	0.78	0.91	1.15	2.00	2.49	0.46	0.58	0.72	0.96	1.33	1.69
19	0.62	0.78	0.91	1.15	2.00	2.49	0.46	0.58	0.72	0.96	1.33	1.69
20	0.62	0.78	0.91	1.15	2.00	2.49	0.46	0.58	0.72	0.96	1.33	1.69
21	0.61	0.78	0.91	1.15	2.00	2.52	0.46	0.58	0.72	0.96	1.33	1.71
22	0.60	0.78	0.91	1.15	2.00	2.55	0.46	0.58	0.72	0.96	1.33	1.73
23	0.58	0.78	0.91	1.16	2.00	2.59	0.46	0.58	0.72	0.96	1.33	1.75
24	0.57	0.78	0.91	1.16	2.00	2.62	0.46	0.58	0.72	0.96	1.33	1.77
25	0.56	0.78	0.91	1.16	2.00	2.65	0.46	0.58	0.72	0.96	1.33	1.79
26	0.56	0.78	0.92	1.17	2.04	2.70	0.46	0.59	0.74	0.96	1.37	1.84
27	0.56	0.77	0.94	1.19	2.08	2.76	0.46	0.60	0.75	0.96	1.41	1.90
28	0.57	0.77	0.95	1.20	2.11	2.81	0.47	0.60	0.77	0.96	1.44	1.95
29	0.57	0.76	0.97	1.22	2.15	2.87	0.47	0.61	0.78	0.96	1.48	2.01
30	0.57	0.76	0.98	1.23	2.19	2.92	0.47	0.62	0.80	0.96	1.52	2.06
31	0.60	0.78	1.01	1.26	2.31	3.10	0.49	0.64	0.82	1.00	1.63	2.24
32	0.63	0.80	1.04	1.30	2.44	3.27	0.52	0.66	0.85	1.03	1.75	2.41
33	0.66	0.83	1.08	1.33	2.56	3.45	0.54	0.67	0.87	1.07	1.86	2.59
34	0.69	0.85	1.11	1.37	2.69	3.62	0.57	0.69	0.90	1.10	1.98	2.76
35	0.72	0.87	1.14	1.40	2.81	3.80	0.59	0.71	0.92	1.14	2.09	2.94
36	0.79	0.95	1.24	1.54	3.09	4.18	0.63	0.77	0.99	1.24	2.28	3.20
37	0.85	1.03	1.34	1.68	3.38	4.56	0.67	0.83	1.06	1.33	2.46	3.46
38	0.92	1.10	1.43	1.81	3.66	4.93	0.72	0.88	1.12	1.43	2.65	3.72
39	0.98	1.18	1.53	1.95	3.95	5.31	0.76	0.94	1.19	1.52	2.83	3.98
40	1.05	1.26	1.63	2.09	4.23	5.69	0.80	1.00	1.26	1.62	3.02	4.24
41	1.18	1.40	1.82	2.35	4.79	6.36	0.90	1.10	1.39	1.77	3.35	4.66



Trendsetter® Super 25

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.31	1.55	2.01	2.60	5.34	7.03	0.99	1.20	1.51	1.91	3.69	5.08
43	1.43	1.69	2.19	2.86	5.90	7.69	1.09	1.30	1.64	2.06	4.02	5.50
44	1.56	1.84	2.38	3.11	6.45	8.36	1.18	1.40	1.76	2.20	4.36	5.92
45	1.69	1.98	2.57	3.37	7.01	9.03	1.28	1.50	1.89	2.35	4.69	6.34
46	1.87	2.19	2.84	3.69	7.56	9.67	1.41	1.67	2.10	2.63	5.15	6.99
47	2.05	2.41	3.12	4.01	8.11	10.30	1.54	1.83	2.30	2.91	5.60	7.64
48	2.22	2.62	3.39	4.34	8.67	10.94	1.67	2.00	2.51	3.20	6.06	8.28
49	2.40	2.84	3.67	4.66	9.22	11.57	1.80	2.16	2.71	3.48	6.51	8.93
50	2.58	3.05	3.94	4.98	9.77	12.21	1.93	2.33	2.92	3.76	6.97	9.58
51	2.99	3.52	4.52	5.62	11.21	13.31	2.20	2.61	3.31	4.15	7.90	10.59
52	3.40	3.98	5.10	6.26	12.66	14.41	2.48	2.89	3.70	4.54	8.83	11.60
53	3.82	4.45	5.67	6.90	14.10	15.51	2.75	3.18	4.08	4.93	9.76	12.60
54	4.23	4.91	6.25	7.54	15.55	16.61	3.03	3.46	4.47	5.32	10.69	13.61
55	4.64	5.38	6.83	8.18	16.99	17.71	3.30	3.74	4.86	5.71	11.62	14.62
56	5.33	6.30	7.70	9.10	18.47	20.18	3.89	4.41	5.55	6.47	12.87	15.83
57	6.03	7.22	8.57	10.03	19.95	22.65	4.48	5.07	6.25	7.23	14.13	17.05
58	6.72	8.15	9.45	10.95	21.43	25.13	5.08	5.74	6.94	7.98	15.38	18.26
59	7.42	9.07	10.32	11.88	22.91	27.60	5.67	6.40	7.64	8.74	16.64	19.48
60	8.11	9.99	11.19	12.80	24.39	30.07	6.26	7.07	8.33	9.50	17.89	20.69
61	9.36	11.34	12.73	14.05	NA	NA	7.07	7.91	9.34	10.81	NA	NA
62	10.61	12.70	14.27	15.30	NA	NA	7.89	8.75	10.35	12.12	NA	NA
63	11.87	14.05	15.81	16.54	NA	NA	8.70	9.60	11.35	13.44	NA	NA
64	13.12	15.41	17.35	17.79	NA	NA	9.52	10.44	12.36	14.75	NA	NA
65	14.37	16.76	18.89	19.04	NA	NA	10.33	11.28	13.37	16.06	NA	NA



Trendsetter® Super 25

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.54	0.75	0.93	1.15	2.02	2.51	0.45	0.57	0.74	0.91	1.35	1.76
19	0.54	0.75	0.93	1.15	2.02	2.51	0.45	0.57	0.74	0.91	1.35	1.76
20	0.54	0.75	0.93	1.15	2.02	2.51	0.45	0.57	0.74	0.91	1.35	1.76
21	0.54	0.75	0.93	1.15	2.02	2.54	0.45	0.57	0.74	0.91	1.35	1.77
22	0.54	0.75	0.93	1.15	2.02	2.57	0.45	0.57	0.74	0.91	1.35	1.78
23	0.54	0.75	0.93	1.16	2.02	2.61	0.45	0.57	0.74	0.91	1.35	1.79
24	0.54	0.75	0.93	1.16	2.02	2.64	0.45	0.57	0.74	0.91	1.35	1.80
25	0.54	0.75	0.93	1.16	2.02	2.67	0.45	0.57	0.74	0.91	1.35	1.81
26	0.55	0.75	0.94	1.18	2.06	2.72	0.46	0.58	0.76	0.92	1.39	1.86
27	0.55	0.75	0.96	1.19	2.10	2.78	0.46	0.59	0.77	0.94	1.43	1.92
28	0.56	0.75	0.97	1.21	2.13	2.83	0.47	0.60	0.79	0.95	1.46	1.97
29	0.56	0.75	0.99	1.22	2.17	2.89	0.47	0.61	0.80	0.97	1.50	2.03
30	0.57	0.75	1.00	1.24	2.21	2.94	0.48	0.62	0.82	0.98	1.54	2.08
31	0.60	0.77	1.03	1.28	2.33	3.12	0.50	0.64	0.84	1.02	1.65	2.25
32	0.63	0.79	1.06	1.31	2.46	3.29	0.52	0.66	0.87	1.05	1.77	2.41
33	0.65	0.81	1.10	1.35	2.58	3.47	0.54	0.69	0.89	1.09	1.88	2.58
34	0.68	0.83	1.13	1.38	2.71	3.64	0.56	0.71	0.92	1.12	2.00	2.74
35	0.71	0.85	1.16	1.42	2.83	3.82	0.58	0.73	0.94	1.16	2.11	2.91
36	0.78	0.93	1.26	1.56	3.11	4.20	0.63	0.79	1.00	1.26	2.30	3.17
37	0.85	1.02	1.36	1.70	3.40	4.58	0.68	0.85	1.07	1.35	2.48	3.43
38	0.91	1.10	1.45	1.83	3.68	4.95	0.72	0.90	1.13	1.45	2.67	3.70
39	0.98	1.19	1.55	1.97	3.97	5.33	0.77	0.96	1.20	1.54	2.85	3.96
40	1.05	1.27	1.65	2.11	4.25	5.71	0.82	1.02	1.26	1.64	3.04	4.22
41	1.18	1.41	1.84	2.36	4.81	6.37	0.91	1.11	1.39	1.79	3.37	4.65



Trendsetter® Super 25

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.31	1.55	2.03	2.61	5.36	7.03	1.01	1.21	1.51	1.93	3.71	5.08
43	1.43	1.69	2.21	2.87	5.92	7.69	1.10	1.30	1.64	2.08	4.04	5.50
44	1.56	1.83	2.40	3.12	6.47	8.35	1.20	1.40	1.76	2.22	4.38	5.93
45	1.69	1.97	2.59	3.37	7.03	9.01	1.29	1.49	1.89	2.37	4.71	6.36
46	1.87	2.19	2.86	3.70	7.58	9.65	1.42	1.67	2.10	2.65	5.25	7.01
47	2.05	2.41	3.14	4.02	8.13	10.30	1.55	1.85	2.31	2.93	5.79	7.66
48	2.24	2.62	3.41	4.35	8.69	10.94	1.69	2.04	2.52	3.22	6.32	8.30
49	2.42	2.84	3.69	4.67	9.24	11.59	1.82	2.22	2.73	3.50	6.86	8.95
50	2.60	3.06	3.96	5.00	9.79	12.23	1.95	2.40	2.94	3.78	7.40	9.60
51	3.01	3.52	4.53	5.64	11.23	13.33	2.22	2.70	3.32	4.17	8.25	10.61
52	3.42	3.98	5.10	6.28	12.68	14.43	2.49	3.01	3.70	4.56	9.10	11.62
53	3.82	4.45	5.68	6.92	14.12	15.53	2.76	3.31	4.09	4.95	9.94	12.62
54	4.23	4.91	6.25	7.56	15.57	16.63	3.03	3.62	4.47	5.34	10.79	13.63
55	4.64	5.37	6.82	8.20	17.01	17.73	3.30	3.92	4.85	5.73	11.64	14.64
56	5.34	6.30	7.70	9.12	18.49	20.20	3.90	4.55	5.55	6.49	12.89	15.91
57	6.04	7.23	8.58	10.05	19.97	22.67	4.49	5.19	6.25	7.25	14.15	17.18
58	6.73	8.15	9.45	10.97	21.45	25.15	5.09	5.82	6.95	8.00	15.40	18.46
59	7.43	9.08	10.33	11.90	22.93	27.62	5.68	6.46	7.65	8.76	16.66	19.73
60	8.13	10.01	11.21	12.82	24.41	30.09	6.28	7.09	8.35	9.52	17.91	21.00
61	9.16	10.96	12.11	13.82	NA	NA	7.20	8.04	9.20	10.44	NA	NA
62	10.19	11.92	13.00	14.81	NA	NA	8.12	8.99	10.06	11.37	NA	NA
63	11.21	12.87	13.90	15.81	NA	NA	9.03	9.94	10.91	12.29	NA	NA
64	12.24	13.83	14.79	16.80	NA	NA	9.95	10.89	11.77	13.22	NA	NA
65	13.27	14.78	15.69	17.80	NA	NA	10.87	11.84	12.62	14.14	NA	NA



Trendsetter® Super 25

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.65	0.78	0.91	1.15	2.00	2.49	0.46	0.58	0.72	0.96	1.33	1.69
19	0.65	0.78	0.91	1.15	2.00	2.49	0.46	0.58	0.72	0.96	1.33	1.69
20	0.65	0.78	0.91	1.15	2.00	2.49	0.46	0.58	0.72	0.96	1.33	1.69
21	0.65	0.78	0.91	1.15	2.00	2.52	0.46	0.58	0.72	0.96	1.33	1.71
22	0.64	0.78	0.91	1.15	2.00	2.55	0.46	0.58	0.72	0.96	1.33	1.73
23	0.64	0.78	0.91	1.16	2.00	2.59	0.46	0.58	0.72	0.96	1.33	1.75
24	0.63	0.78	0.91	1.16	2.00	2.62	0.46	0.58	0.72	0.96	1.33	1.77
25	0.63	0.78	0.91	1.16	2.00	2.65	0.46	0.58	0.72	0.96	1.33	1.79
26	0.64	0.78	0.92	1.17	2.04	2.70	0.46	0.59	0.74	0.96	1.37	1.84
27	0.66	0.78	0.94	1.19	2.08	2.76	0.46	0.60	0.75	0.96	1.41	1.90
28	0.67	0.77	0.95	1.20	2.11	2.81	0.47	0.60	0.77	0.96	1.44	1.95
29	0.69	0.77	0.97	1.22	2.15	2.87	0.47	0.61	0.78	0.96	1.48	2.01
30	0.70	0.77	0.98	1.23	2.19	2.92	0.47	0.62	0.80	0.96	1.52	2.06
31	0.74	0.81	1.01	1.26	2.31	3.10	0.51	0.64	0.82	1.00	1.63	2.24
32	0.78	0.85	1.04	1.30	2.44	3.27	0.55	0.66	0.85	1.03	1.75	2.41
33	0.81	0.89	1.08	1.33	2.56	3.45	0.58	0.69	0.87	1.07	1.86	2.59
34	0.85	0.93	1.11	1.37	2.69	3.62	0.62	0.71	0.90	1.10	1.98	2.76
35	0.89	0.97	1.14	1.40	2.81	3.80	0.66	0.73	0.92	1.14	2.09	2.94
36	0.94	1.03	1.24	1.54	3.09	4.18	0.70	0.79	0.99	1.24	2.28	3.20
37	0.99	1.09	1.34	1.68	3.38	4.56	0.75	0.85	1.06	1.33	2.46	3.46
38	1.05	1.14	1.43	1.81	3.66	4.93	0.79	0.90	1.12	1.43	2.65	3.72
39	1.10	1.20	1.53	1.95	3.95	5.31	0.84	0.96	1.19	1.52	2.83	3.98
40	1.15	1.26	1.63	2.09	4.23	5.69	0.88	1.02	1.26	1.62	3.02	4.24
41	1.26	1.40	1.82	2.35	4.79	6.36	0.96	1.12	1.39	1.77	3.35	4.66



Trendsetter® Super 25

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
42	1.37	1.55	2.01	2.60	5.34	7.03	1.04	1.21	1.51	1.91	3.69	5.08
43	1.47	1.69	2.19	2.86	5.90	7.69	1.12	1.31	1.64	2.06	4.02	5.50
44	1.58	1.84	2.38	3.11	6.45	8.36	1.20	1.40	1.76	2.20	4.36	5.92
45	1.69	1.98	2.57	3.37	7.01	9.03	1.28	1.50	1.89	2.35	4.69	6.34
46	1.87	2.20	2.84	3.69	7.56	9.67	1.41	1.68	2.10	2.63	5.18	6.99
47	2.05	2.42	3.12	4.01	8.11	10.30	1.55	1.86	2.30	2.91	5.68	7.64
48	2.22	2.63	3.39	4.34	8.67	10.94	1.68	2.05	2.51	3.20	6.17	8.28
49	2.40	2.85	3.67	4.66	9.22	11.57	1.82	2.23	2.71	3.48	6.67	8.93
50	2.58	3.07	3.94	4.98	9.77	12.21	1.95	2.41	2.92	3.76	7.16	9.58
51	2.99	3.53	4.52	5.62	11.21	13.31	2.22	2.71	3.31	4.15	8.05	10.59
52	3.40	3.99	5.10	6.26	12.66	14.41	2.49	3.01	3.70	4.54	8.94	11.60
53	3.82	4.46	5.67	6.90	14.10	15.51	2.76	3.30	4.08	4.93	9.84	12.60
54	4.23	4.92	6.25	7.54	15.55	16.61	3.03	3.60	4.47	5.32	10.73	13.61
55	4.64	5.38	6.83	8.18	16.99	17.71	3.30	3.90	4.86	5.71	11.62	14.62
56	5.33	6.30	7.70	9.10	18.47	20.18	3.89	4.53	5.55	6.47	12.87	15.83
57	6.03	7.22	8.57	10.03	19.95	22.65	4.48	5.17	6.25	7.23	14.13	17.05
58	6.72	8.15	9.45	10.95	21.43	25.13	5.08	5.80	6.94	7.98	15.38	18.26
59	7.42	9.07	10.32	11.88	22.91	27.60	5.67	6.44	7.64	8.74	16.64	19.48
60	8.11	9.99	11.19	12.80	24.39	30.07	6.26	7.07	8.33	9.50	17.89	20.69
61	9.36	11.34	12.73	14.05	NA	NA	7.12	7.97	9.34	10.81	NA	NA
62	10.61	12.70	14.27	15.30	NA	NA	7.98	8.87	10.35	12.12	NA	NA
63	11.87	14.05	15.81	16.54	NA	NA	8.85	9.77	11.35	13.44	NA	NA
64	13.12	15.41	17.35	17.79	NA	NA	9.71	10.67	12.36	14.75	NA	NA
65	14.37	16.76	18.89	19.04	NA	NA	10.57	11.57	13.37	16.06	NA	NA



Trendsetter[®] Super 30

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	2.84	4.45	2.37	3.15
19	2.84	4.45	2.37	3.15
20	2.84	4.45	2.37	3.15
21	2.84	4.53	2.37	3.15
22	2.84	4.59	2.37	3.15
23	2.84	4.66	2.37	3.15
24	2.84	4.73	2.37	3.15
25	2.84	4.80	2.37	3.15
26	2.88	4.83	2.42	3.31
27	2.92	4.86	2.45	3.47
28	2.96	4.88	2.49	3.62
29	3.00	4.91	2.52	3.78
30	3.05	4.95	2.56	3.94
31	3.14	5.19	2.64	4.18
32	3.23	5.44	2.71	4.43
33	3.34	5.68	2.77	4.67
34	3.43	5.76	2.85	4.92

Issue Age	Male		Female	
	SNS	SS	SNS	SS
35	3.53	5.95	2.92	5.16
36	3.64	6.50	3.03	5.63
37	3.76	7.05	3.15	6.10
38	3.86	7.59	3.20	6.58
39	3.92	8.14	3.35	7.05
40	4.17	8.69	3.51	7.52
41	4.44	9.48	3.74	8.26
42	4.71	10.27	3.96	8.99
43	4.97	11.07	4.19	9.73
44	5.24	11.86	4.41	10.46
45	5.51	12.65	4.64	11.20
46	6.20	NA	5.04	NA
47	6.90	NA	5.45	NA
48	7.59	NA	5.85	NA
49	8.29	NA	6.26	NA
50	8.98	NA	6.66	NA



Trendsetter[®] Super 30

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	2.71	4.46	2.27	3.15
19	2.71	4.46	2.27	3.15
20	2.71	4.46	2.27	3.15
21	2.71	4.53	2.27	3.15
22	2.71	4.60	2.27	3.15
23	2.71	4.67	2.27	3.15
24	2.71	4.74	2.27	3.15
25	2.71	4.81	2.27	3.15
26	2.77	4.84	2.32	3.31
27	2.82	4.87	2.37	3.47
28	2.88	4.91	2.43	3.62
29	2.93	4.94	2.48	3.78
30	2.99	4.97	2.53	3.94
31	3.11	5.23	2.62	4.18
32	3.23	5.49	2.70	4.43
33	3.34	5.75	2.79	4.67
34	3.46	6.01	2.87	4.92

Issue Age	Male		Female	
	SNS	SS	SNS	SS
35	3.58	6.27	2.96	5.16
36	3.70	6.75	3.07	5.63
37	3.82	7.24	3.18	6.10
38	3.93	7.72	3.29	6.58
39	4.05	8.21	3.40	7.05
40	4.17	8.69	3.51	7.52
41	4.44	9.37	3.74	8.26
42	4.71	10.06	3.96	8.99
43	4.97	10.74	4.19	9.73
44	5.24	11.43	4.41	10.46
45	5.51	12.11	4.64	11.20
46	6.20	NA	5.04	NA
47	6.90	NA	5.45	NA
48	7.59	NA	5.85	NA
49	8.29	NA	6.26	NA
50	8.98	NA	6.66	NA



Trendsetter® Super 30

NEW YORK ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$60

Issue Age	Male		Female	
	SNS	SS	SNS	SS
18	1.61	3.67	1.34	2.37
19	1.61	3.67	1.34	2.37
20	1.61	3.67	1.34	2.37
21	1.61	3.70	1.34	2.40
22	1.61	3.75	1.35	2.43
23	1.61	3.81	1.36	2.46
24	1.61	3.86	1.36	2.50
25	1.63	3.94	1.36	2.51
26	1.66	4.02	1.41	2.64
27	1.72	4.10	1.45	2.78
28	1.77	4.21	1.50	2.93
29	1.84	4.32	1.55	3.07
30	1.88	4.41	1.61	3.23
31	1.98	4.62	1.68	3.48
32	2.08	4.84	1.77	3.74
33	2.18	5.10	1.86	4.02
34	2.32	5.41	1.96	4.31

Issue Age	Male		Female	
	SNS	SS	SNS	SS
35	2.46	5.74	2.05	4.63
36	2.67	6.34	2.20	5.17
37	2.89	6.99	2.35	5.78
38	3.15	7.72	2.52	6.44
39	3.42	8.49	2.71	7.14
40	3.71	9.34	2.89	7.90
41	4.03	10.16	3.09	8.70
42	4.37	10.97	3.31	9.50
43	4.71	11.75	3.55	10.31
44	5.09	12.53	3.80	11.15
45	5.50	13.46	4.05	12.14
46	6.13	NA	4.57	NA
47	6.83	NA	5.12	NA
48	7.61	NA	5.70	NA
49	8.49	NA	6.30	NA
50	9.47	NA	6.92	NA



Trendsetter[®] Super 30

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	1.13	1.32	1.54	1.69	2.79	3.41	1.04	1.11	1.38	1.41	1.96	2.31
19	1.13	1.32	1.54	1.69	2.79	3.41	1.04	1.11	1.38	1.41	1.96	2.31
20	1.13	1.32	1.54	1.69	2.79	3.41	1.04	1.11	1.38	1.41	1.96	2.31
21	1.13	1.32	1.54	1.69	2.79	3.45	1.04	1.11	1.38	1.41	1.96	2.34
22	1.13	1.32	1.54	1.69	2.79	3.49	1.04	1.11	1.38	1.42	1.96	2.37
23	1.13	1.32	1.54	1.70	2.79	3.54	1.04	1.11	1.38	1.42	1.96	2.39
24	1.13	1.32	1.54	1.70	2.79	3.58	1.04	1.11	1.38	1.43	1.96	2.42
25	1.13	1.32	1.54	1.70	2.79	3.62	1.04	1.11	1.38	1.43	1.96	2.45
26	1.14	1.32	1.55	1.73	2.87	3.70	1.04	1.12	1.39	1.47	2.03	2.57
27	1.15	1.33	1.57	1.77	2.95	3.78	1.04	1.13	1.40	1.51	2.10	2.69
28	1.15	1.33	1.58	1.80	3.02	3.85	1.05	1.13	1.40	1.54	2.17	2.82
29	1.16	1.34	1.60	1.84	3.10	3.93	1.05	1.14	1.41	1.58	2.24	2.94
30	1.17	1.34	1.61	1.87	3.18	4.01	1.05	1.15	1.42	1.62	2.31	3.06
31	1.20	1.37	1.66	1.94	3.31	4.26	1.06	1.17	1.46	1.66	2.44	3.20
32	1.23	1.41	1.72	2.01	3.44	4.51	1.07	1.19	1.50	1.71	2.57	3.35
33	1.26	1.44	1.77	2.07	3.58	4.77	1.08	1.20	1.53	1.75	2.71	3.49
34	1.29	1.48	1.83	2.14	3.71	5.02	1.09	1.22	1.57	1.80	2.84	3.64
35	1.32	1.51	1.88	2.21	3.84	5.27	1.10	1.24	1.61	1.84	2.97	3.78
36	1.41	1.63	2.02	2.40	4.23	5.72	1.18	1.33	1.71	1.96	3.28	4.18
37	1.50	1.74	2.16	2.59	4.62	6.17	1.26	1.42	1.81	2.08	3.59	4.57
38	1.60	1.86	2.29	2.78	5.01	6.62	1.33	1.52	1.91	2.19	3.91	4.97



Trendsetter® Super 30

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.69	1.97	2.43	2.97	5.40	7.07	1.41	1.61	2.01	2.31	4.22	5.36
40	1.78	2.09	2.57	3.16	5.79	7.52	1.49	1.70	2.11	2.43	4.53	5.76
41	1.93	2.33	2.90	3.49	6.55	8.40	1.61	1.84	2.26	2.62	5.01	6.36
42	2.08	2.57	3.23	3.83	7.31	9.27	1.72	1.98	2.40	2.81	5.49	6.96
43	2.24	2.80	3.57	4.16	8.06	10.15	1.84	2.12	2.55	2.99	5.98	7.57
44	2.39	3.04	3.90	4.50	8.82	11.02	1.95	2.26	2.69	3.18	6.46	8.17
45	2.54	3.28	4.23	4.83	9.58	11.90	2.07	2.40	2.84	3.37	6.94	8.77
46	2.82	3.58	4.65	5.29	10.32	12.77	2.32	2.68	3.16	3.73	7.72	9.71
47	3.11	3.88	5.07	5.74	11.07	13.64	2.56	2.96	3.48	4.08	8.50	10.65
48	3.39	4.18	5.48	6.20	11.81	14.51	2.81	3.23	3.79	4.44	9.28	11.58
49	3.68	4.48	5.90	6.65	12.56	15.38	3.05	3.51	4.11	4.79	10.06	12.52
50	3.96	4.78	6.32	7.11	13.30	16.25	3.30	3.79	4.43	5.15	10.84	13.46
51	4.83	5.61	7.12	7.89	14.27	17.88	3.80	4.34	5.13	5.80	11.85	14.66
52	5.70	6.44	7.92	8.67	15.25	19.51	4.30	4.88	5.83	6.46	12.86	15.86
53	6.56	7.27	8.71	9.45	16.22	19.89	4.79	5.43	6.53	7.11	13.87	17.05
54	7.43	8.10	9.51	10.23	NA	NA	5.29	5.97	7.23	7.77	NA	NA
55	8.30	8.93	10.31	11.01	NA	NA	5.79	6.52	7.93	8.42	NA	NA
56	8.90	9.67	11.02	11.84	NA	NA	6.65	7.49	8.67	9.38	NA	NA
57	9.51	10.41	11.73	12.68	NA	NA	7.51	8.46	9.41	10.34	NA	NA
58	10.11	11.16	12.43	13.10	NA	NA	8.36	9.43	10.15	11.30	NA	NA



Trendsetter® Super 30

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	1.13	1.32	1.54	1.67	2.79	3.41	1.04	1.11	1.38	1.41	1.96	2.31
19	1.13	1.32	1.54	1.67	2.79	3.41	1.04	1.11	1.38	1.41	1.96	2.31
20	1.13	1.32	1.54	1.67	2.79	3.41	1.04	1.11	1.38	1.41	1.96	2.31
21	1.13	1.32	1.54	1.67	2.79	3.45	1.04	1.11	1.38	1.41	1.96	2.34
22	1.13	1.32	1.54	1.68	2.79	3.49	1.04	1.11	1.38	1.42	1.96	2.37
23	1.13	1.32	1.54	1.68	2.79	3.54	1.04	1.11	1.38	1.42	1.96	2.39
24	1.13	1.32	1.54	1.69	2.79	3.58	1.04	1.11	1.38	1.43	1.96	2.42
25	1.13	1.32	1.54	1.69	2.79	3.62	1.04	1.11	1.38	1.43	1.96	2.45
26	1.14	1.32	1.55	1.73	2.85	3.70	1.04	1.12	1.39	1.47	2.03	2.54
27	1.15	1.33	1.57	1.76	2.91	3.78	1.04	1.13	1.40	1.51	2.10	2.62
28	1.15	1.33	1.58	1.80	2.97	3.85	1.05	1.13	1.40	1.54	2.17	2.71
29	1.16	1.34	1.60	1.83	3.03	3.93	1.05	1.14	1.41	1.58	2.24	2.79
30	1.17	1.34	1.61	1.87	3.09	4.01	1.05	1.15	1.42	1.62	2.31	2.88
31	1.20	1.37	1.66	1.95	3.24	4.22	1.06	1.17	1.46	1.67	2.44	3.03
32	1.23	1.41	1.72	2.03	3.39	4.42	1.07	1.19	1.50	1.72	2.57	3.19
33	1.26	1.44	1.77	2.11	3.54	4.63	1.08	1.20	1.55	1.78	2.71	3.34
34	1.29	1.48	1.83	2.19	3.69	4.83	1.09	1.22	1.59	1.83	2.84	3.50
35	1.32	1.51	1.88	2.27	3.84	5.04	1.10	1.24	1.63	1.88	2.97	3.65
36	1.41	1.63	2.02	2.45	4.23	5.54	1.16	1.32	1.73	2.00	3.24	4.00
37	1.50	1.74	2.16	2.63	4.62	6.03	1.22	1.40	1.83	2.12	3.51	4.35
38	1.60	1.86	2.29	2.81	5.01	6.53	1.27	1.48	1.93	2.25	3.79	4.70



Trendsetter® Super 30

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.69	1.97	2.43	2.99	5.40	7.02	1.33	1.56	2.03	2.37	4.06	5.05
40	1.78	2.09	2.57	3.17	5.79	7.52	1.39	1.64	2.13	2.49	4.33	5.40
41	1.95	2.33	2.91	3.51	6.55	8.40	1.51	1.77	2.28	2.70	4.76	6.02
42	2.12	2.57	3.24	3.84	7.31	9.27	1.63	1.90	2.42	2.90	5.19	6.64
43	2.29	2.81	3.58	4.18	8.06	10.15	1.76	2.04	2.57	3.11	5.62	7.27
44	2.46	3.05	3.91	4.51	8.82	11.02	1.88	2.17	2.71	3.31	6.05	7.89
45	2.63	3.29	4.25	4.85	9.58	11.90	2.00	2.30	2.86	3.52	6.48	8.51
46	2.95	3.59	4.68	5.37	10.32	12.49	2.23	2.58	3.18	3.89	7.27	9.34
47	3.26	3.89	5.11	5.89	11.07	13.08	2.47	2.87	3.50	4.26	8.06	10.18
48	3.58	4.18	5.55	6.41	11.81	13.68	2.70	3.15	3.82	4.63	8.86	11.01
49	3.89	4.48	5.98	6.93	12.56	14.27	2.94	3.44	4.14	5.00	9.65	11.85
50	4.21	4.78	6.41	7.45	13.30	14.86	3.17	3.72	4.46	5.37	10.44	12.68
51	5.03	5.64	7.20	8.18	14.48	16.09	3.67	4.20	5.16	5.95	11.36	13.69
52	5.85	6.50	7.99	8.91	15.72	16.90	4.18	4.68	5.86	6.53	12.23	14.70
53	6.66	7.37	8.77	9.63	16.98	17.54	4.68	5.17	6.57	7.10	13.16	15.38
54	7.48	8.23	9.56	10.36	NA	NA	5.19	5.65	7.27	7.68	NA	NA
55	8.30	9.09	10.35	11.09	NA	NA	5.69	6.13	7.97	8.26	NA	NA
56	9.13	9.90	11.39	12.05	NA	NA	6.33	6.80	8.66	9.06	NA	NA
57	10.06	10.80	12.08	12.16	NA	NA	7.05	7.55	9.41	9.95	NA	NA
58	11.04	11.73	12.93	12.96	NA	NA	7.85	8.38	10.22	10.92	NA	NA



Trendsetter[®] Super 30

NEW YORK ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	1.25	1.46	1.71	1.85	2.92	3.83	1.17	1.24	1.53	1.57	2.05	2.55
19	1.25	1.46	1.71	1.85	2.92	3.83	1.17	1.24	1.53	1.57	2.05	2.55
20	1.25	1.46	1.71	1.85	2.92	3.83	1.17	1.24	1.53	1.57	2.05	2.55
21	1.25	1.46	1.71	1.85	2.94	3.85	1.17	1.24	1.53	1.57	2.07	2.59
22	1.25	1.46	1.71	1.85	2.96	3.88	1.17	1.24	1.54	1.58	2.10	2.63
23	1.25	1.46	1.71	1.85	2.99	3.93	1.17	1.24	1.55	1.60	2.13	2.66
24	1.25	1.46	1.71	1.85	3.05	3.99	1.17	1.24	1.55	1.60	2.16	2.68
25	1.25	1.46	1.71	1.87	3.10	4.06	1.17	1.24	1.55	1.60	2.17	2.71
26	1.27	1.47	1.73	1.90	3.16	4.14	1.17	1.25	1.55	1.63	2.23	2.79
27	1.28	1.49	1.75	1.95	3.22	4.22	1.18	1.27	1.57	1.68	2.30	2.88
28	1.29	1.50	1.77	2.00	3.30	4.32	1.19	1.28	1.60	1.74	2.37	2.97
29	1.30	1.51	1.79	2.06	3.38	4.42	1.19	1.29	1.62	1.79	2.43	3.06
30	1.30	1.51	1.80	2.09	3.43	4.51	1.19	1.30	1.62	1.83	2.46	3.12
31	1.34	1.54	1.85	2.17	3.58	4.70	1.19	1.33	1.66	1.89	2.61	3.31
32	1.39	1.57	1.89	2.26	3.72	4.90	1.21	1.36	1.71	1.96	2.75	3.50
33	1.43	1.63	1.94	2.35	3.89	5.14	1.23	1.40	1.76	2.02	2.89	3.69
34	1.47	1.68	1.99	2.46	4.10	5.42	1.25	1.42	1.82	2.09	3.04	3.87
35	1.51	1.73	2.05	2.60	4.31	5.72	1.25	1.42	1.84	2.15	3.19	4.06
36	1.60	1.85	2.19	2.78	4.70	6.19	1.32	1.51	1.93	2.28	3.40	4.40
37	1.68	1.97	2.34	2.99	5.10	6.69	1.39	1.58	2.01	2.41	3.62	4.76
38	1.78	2.09	2.50	3.22	5.58	7.25	1.45	1.67	2.10	2.54	3.85	5.14



Trendsetter® Super 30

NEW YORK ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.89	2.21	2.68	3.47	6.06	7.82	1.51	1.77	2.19	2.68	4.08	5.54
40	2.00	2.35	2.86	3.72	6.58	8.45	1.55	1.86	2.27	2.84	4.29	5.94
41	2.17	2.59	3.18	4.05	7.35	9.36	1.67	1.98	2.42	3.04	4.79	6.53
42	2.35	2.84	3.53	4.41	8.16	10.32	1.80	2.12	2.57	3.23	5.34	7.19
43	2.54	3.10	3.91	4.79	9.02	11.32	1.95	2.27	2.75	3.44	5.94	7.91
44	2.74	3.38	4.31	5.18	9.90	12.35	2.10	2.43	2.94	3.67	6.61	8.69
45	2.96	3.70	4.77	5.60	10.76	13.37	2.26	2.59	3.12	3.92	7.36	9.56
46	3.26	4.02	5.24	6.12	11.58	14.33	2.51	2.86	3.48	4.30	8.36	10.81
47	3.58	4.33	5.70	6.66	12.34	15.08	2.77	3.17	3.87	4.72	9.69	12.39
48	3.92	4.65	6.16	7.19	13.08	15.69	3.08	3.48	4.29	5.17	10.76	13.73
49	4.31	5.03	6.64	7.74	13.87	16.25	3.39	3.82	4.75	5.63	11.67	14.89
50	4.73	5.42	7.21	8.37	14.78	16.69	3.72	4.18	5.25	6.14	12.14	15.72
51	5.53	6.24	7.99	9.26	16.75	16.76	4.25	4.77	5.94	6.68	13.17	16.86
52	6.33	7.05	8.81	10.22	17.10	17.12	4.76	5.38	6.72	7.22	14.19	18.06
53	7.21	7.95	9.64	11.14	17.11	17.13	5.34	6.02	7.50	7.80	15.74	18.78
54	8.22	8.99	10.48	11.88	NA	NA	6.00	6.66	8.27	8.47	NA	NA
55	9.43	10.21	11.55	12.36	NA	NA	6.81	7.34	9.04	9.28	NA	NA
56	10.63	11.42	12.36	12.38	NA	NA	7.61	8.18	10.07	10.34	NA	NA
57	11.80	12.34	12.38	12.46	NA	NA	8.46	9.14	11.21	11.52	NA	NA
58	12.30	12.39	12.46	12.47	NA	NA	9.43	10.20	12.47	12.84	NA	NA



Trendsetter[®] Super 30

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.78	0.95	1.28	1.51	2.39	3.03	0.63	0.76	0.98	1.13	1.64	2.09
19	0.78	0.95	1.28	1.51	2.39	3.03	0.63	0.76	0.98	1.13	1.64	2.09
20	0.78	0.95	1.28	1.51	2.39	3.03	0.63	0.76	0.98	1.13	1.64	2.09
21	0.78	0.95	1.28	1.51	2.41	3.08	0.63	0.76	0.98	1.13	1.66	2.12
22	0.78	0.95	1.28	1.51	2.44	3.13	0.63	0.76	0.98	1.13	1.68	2.15
23	0.78	0.95	1.28	1.52	2.46	3.18	0.63	0.76	0.98	1.14	1.70	2.17
24	0.78	0.95	1.28	1.52	2.49	3.23	0.63	0.76	0.98	1.14	1.72	2.20
25	0.78	0.95	1.28	1.52	2.51	3.28	0.63	0.76	0.98	1.14	1.74	2.23
26	0.79	0.96	1.30	1.54	2.58	3.36	0.64	0.77	1.00	1.16	1.80	2.30
27	0.80	0.97	1.31	1.56	2.65	3.44	0.65	0.79	1.03	1.19	1.85	2.37
28	0.81	0.99	1.33	1.58	2.71	3.51	0.67	0.80	1.05	1.21	1.91	2.44
29	0.82	1.00	1.34	1.60	2.78	3.59	0.68	0.82	1.08	1.24	1.96	2.51
30	0.83	1.01	1.36	1.62	2.85	3.67	0.69	0.83	1.10	1.26	2.02	2.58
31	0.86	1.04	1.39	1.66	2.96	3.85	0.72	0.86	1.12	1.29	2.12	2.74
32	0.88	1.07	1.42	1.70	3.07	4.03	0.74	0.88	1.13	1.33	2.22	2.91
33	0.91	1.09	1.45	1.73	3.19	4.22	0.77	0.91	1.15	1.36	2.31	3.07
34	0.93	1.12	1.48	1.77	3.30	4.40	0.79	0.93	1.16	1.40	2.41	3.24
35	0.96	1.15	1.51	1.81	3.41	4.58	0.82	0.96	1.18	1.43	2.51	3.40
36	1.05	1.26	1.63	1.97	3.76	5.02	0.89	1.05	1.27	1.54	2.82	3.74
37	1.14	1.37	1.75	2.13	4.11	5.46	0.96	1.13	1.36	1.65	3.12	4.08
38	1.24	1.47	1.88	2.30	4.47	5.90	1.03	1.22	1.46	1.76	3.43	4.42



Trendsetter[®] Super 30

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.33	1.58	2.00	2.46	4.82	6.34	1.10	1.30	1.55	1.87	3.73	4.76
40	1.42	1.69	2.12	2.62	5.17	6.78	1.17	1.39	1.64	1.98	4.04	5.10
41	1.57	1.87	2.36	2.90	5.81	7.54	1.29	1.53	1.80	2.17	4.50	5.67
42	1.71	2.05	2.60	3.19	6.44	8.30	1.40	1.67	1.97	2.37	4.96	6.24
43	1.86	2.22	2.84	3.47	7.08	9.06	1.52	1.80	2.13	2.56	5.42	6.80
44	2.00	2.40	3.08	3.76	7.71	9.82	1.63	1.94	2.30	2.76	5.88	7.37
45	2.15	2.58	3.32	4.04	8.35	10.58	1.75	2.08	2.46	2.95	6.34	7.94
46	2.43	2.90	3.72	4.48	9.18	11.43	1.99	2.35	2.76	3.30	7.07	8.81
47	2.71	3.22	4.12	4.92	10.02	12.29	2.22	2.61	3.06	3.64	7.80	9.69
48	2.98	3.55	4.53	5.37	10.85	13.14	2.46	2.88	3.35	3.99	8.54	10.56
49	3.26	3.87	4.93	5.81	11.69	14.00	2.69	3.14	3.65	4.33	9.27	11.44
50	3.54	4.19	5.33	6.25	12.52	14.85	2.93	3.41	3.95	4.68	10.00	12.31
51	4.06	4.76	6.00	6.87	13.44	16.15	3.40	3.92	4.50	5.29	11.07	13.57
52	4.58	5.34	6.68	7.48	14.36	17.46	3.87	4.44	5.05	5.90	12.14	14.82
53	5.10	5.91	7.35	8.10	15.28	18.76	4.35	4.95	5.60	6.51	13.20	16.08
54	5.62	6.49	8.03	8.71	NA	NA	4.82	5.47	6.15	7.12	NA	NA
55	6.14	7.06	8.70	9.33	NA	NA	5.29	5.98	6.70	7.73	NA	NA
56	7.02	8.08	9.49	10.33	NA	NA	6.19	6.90	7.66	8.64	NA	NA
57	7.90	9.10	10.28	11.33	NA	NA	7.09	7.83	8.62	9.54	NA	NA
58	8.77	10.12	11.08	12.32	NA	NA	7.99	8.75	9.58	10.45	NA	NA



Trendsetter® Super 30

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.84	1.01	1.29	1.51	2.55	3.10	0.70	0.78	0.98	1.21	1.74	2.09
19	0.84	1.01	1.29	1.51	2.55	3.10	0.70	0.78	0.98	1.21	1.74	2.09
20	0.84	1.01	1.29	1.51	2.55	3.10	0.70	0.78	0.98	1.21	1.74	2.09
21	0.84	1.01	1.29	1.51	2.55	3.14	0.70	0.78	0.98	1.21	1.74	2.12
22	0.84	1.01	1.29	1.52	2.55	3.17	0.70	0.78	0.98	1.22	1.74	2.15
23	0.84	1.01	1.29	1.52	2.55	3.21	0.70	0.78	0.98	1.22	1.74	2.17
24	0.84	1.01	1.29	1.53	2.55	3.24	0.70	0.78	0.98	1.23	1.74	2.20
25	0.84	1.01	1.29	1.53	2.55	3.28	0.70	0.78	0.98	1.23	1.74	2.23
26	0.84	1.01	1.31	1.55	2.61	3.36	0.70	0.79	1.00	1.24	1.80	2.30
27	0.84	1.02	1.32	1.57	2.67	3.44	0.70	0.80	1.03	1.24	1.85	2.37
28	0.83	1.02	1.34	1.58	2.73	3.51	0.70	0.82	1.05	1.25	1.91	2.44
29	0.83	1.03	1.35	1.60	2.79	3.59	0.70	0.83	1.08	1.25	1.96	2.51
30	0.83	1.03	1.37	1.62	2.85	3.67	0.70	0.84	1.10	1.26	2.02	2.58
31	0.86	1.05	1.40	1.66	2.96	3.85	0.72	0.86	1.12	1.30	2.15	2.74
32	0.88	1.07	1.43	1.70	3.07	4.03	0.75	0.89	1.14	1.33	2.27	2.91
33	0.91	1.09	1.46	1.73	3.19	4.22	0.77	0.91	1.17	1.37	2.40	3.07
34	0.93	1.11	1.49	1.77	3.30	4.40	0.80	0.94	1.19	1.40	2.52	3.24
35	0.96	1.13	1.52	1.81	3.41	4.58	0.82	0.96	1.21	1.44	2.65	3.40
36	1.03	1.23	1.64	1.98	3.77	5.02	0.87	1.03	1.32	1.55	2.86	3.70
37	1.10	1.33	1.76	2.14	4.12	5.46	0.93	1.11	1.43	1.65	3.07	3.99
38	1.17	1.44	1.89	2.31	4.48	5.90	0.98	1.18	1.53	1.76	3.27	4.29



Trendsetter® Super 30

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.24	1.54	2.01	2.47	4.83	6.34	1.04	1.26	1.64	1.86	3.48	4.58
40	1.31	1.64	2.13	2.64	5.19	6.78	1.09	1.33	1.75	1.97	3.69	4.88
41	1.46	1.82	2.38	2.92	5.82	7.54	1.20	1.46	1.89	2.16	4.11	5.40
42	1.62	2.00	2.62	3.20	6.45	8.30	1.31	1.59	2.02	2.34	4.53	5.92
43	1.77	2.19	2.87	3.48	7.09	9.06	1.41	1.72	2.16	2.53	4.96	6.43
44	1.93	2.37	3.11	3.76	7.72	9.82	1.52	1.85	2.29	2.71	5.38	6.95
45	2.08	2.55	3.36	4.04	8.35	10.58	1.63	1.98	2.43	2.90	5.80	7.47
46	2.32	2.83	3.77	4.53	9.18	11.29	1.84	2.21	2.69	3.26	6.46	8.16
47	2.55	3.11	4.17	5.02	10.02	12.01	2.04	2.43	2.95	3.63	7.11	8.86
48	2.79	3.40	4.58	5.52	10.85	12.72	2.25	2.66	3.21	3.99	7.77	9.55
49	3.02	3.68	4.98	6.01	11.69	13.44	2.45	2.88	3.47	4.36	8.42	10.25
50	3.26	3.96	5.39	6.50	12.52	14.15	2.66	3.11	3.73	4.72	9.08	10.94
51	3.85	4.60	6.12	7.27	13.88	15.35	3.08	3.56	4.21	5.30	9.86	11.84
52	4.43	5.24	6.84	8.03	15.19	16.14	3.49	4.02	4.69	5.88	10.58	12.72
53	5.02	5.88	7.57	8.80	16.61	16.61	3.91	4.47	5.18	6.46	11.63	13.63
54	5.60	6.52	8.29	9.56	NA	NA	4.32	4.93	5.66	7.04	NA	NA
55	6.19	7.16	9.02	10.33	NA	NA	4.74	5.38	6.14	7.62	NA	NA
56	6.91	7.96	9.98	11.23	NA	NA	5.33	5.99	6.82	8.42	NA	NA
57	7.73	8.86	11.05	11.87	NA	NA	5.96	6.67	7.58	9.31	NA	NA
58	8.61	9.83	12.20	12.20	NA	NA	6.66	7.44	8.43	10.29	NA	NA



Trendsetter® Super 30

NEW YORK ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.95	1.13	1.43	1.68	2.67	3.48	0.78	0.88	1.07	1.35	1.82	2.31
19	0.95	1.13	1.43	1.68	2.67	3.48	0.78	0.88	1.07	1.35	1.82	2.31
20	0.95	1.13	1.43	1.68	2.67	3.48	0.78	0.88	1.07	1.35	1.82	2.31
21	0.95	1.13	1.43	1.68	2.70	3.50	0.78	0.88	1.07	1.36	1.84	2.34
22	0.95	1.13	1.43	1.68	2.73	3.52	0.78	0.88	1.08	1.38	1.87	2.39
23	0.95	1.13	1.43	1.68	2.76	3.54	0.78	0.88	1.09	1.39	1.89	2.42
24	0.95	1.13	1.43	1.68	2.79	3.61	0.78	0.88	1.09	1.39	1.91	2.45
25	0.95	1.13	1.43	1.71	2.86	3.69	0.78	0.88	1.09	1.39	1.93	2.46
26	0.95	1.16	1.44	1.73	2.93	3.76	0.79	0.90	1.10	1.40	1.99	2.54
27	0.95	1.18	1.46	1.76	2.99	3.84	0.80	0.92	1.14	1.43	2.06	2.63
28	0.95	1.20	1.50	1.79	3.06	3.94	0.80	0.95	1.17	1.45	2.12	2.72
29	0.95	1.22	1.53	1.83	3.14	4.04	0.80	0.97	1.20	1.47	2.19	2.81
30	0.95	1.22	1.54	1.84	3.20	4.13	0.80	0.98	1.22	1.49	2.23	2.87
31	0.98	1.24	1.57	1.88	3.33	4.28	0.83	1.00	1.25	1.53	2.37	3.05
32	1.01	1.25	1.61	1.93	3.47	4.44	0.86	1.02	1.30	1.57	2.50	3.22
33	1.05	1.27	1.65	1.97	3.64	4.65	0.89	1.05	1.34	1.62	2.64	3.42
34	1.09	1.28	1.71	2.04	3.83	4.90	0.91	1.07	1.36	1.66	2.78	3.62
35	1.13	1.30	1.75	2.09	4.04	5.15	0.92	1.09	1.39	1.67	2.93	3.82
36	1.21	1.39	1.86	2.26	4.36	5.58	0.98	1.17	1.50	1.78	3.16	4.11
37	1.29	1.49	1.98	2.42	4.71	6.03	1.03	1.22	1.61	1.89	3.39	4.43
38	1.39	1.60	2.11	2.59	5.08	6.52	1.10	1.34	1.72	2.01	3.65	4.79



Trendsetter® Super 30

NEW YORK ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.49	1.71	2.26	2.78	5.47	7.05	1.17	1.46	1.84	2.13	3.88	5.14
40	1.58	1.83	2.40	2.98	5.90	7.61	1.22	1.54	1.97	2.26	4.10	5.48
41	1.74	2.02	2.66	3.26	6.70	8.37	1.33	1.71	2.15	2.44	4.53	6.03
42	1.90	2.23	2.96	3.55	7.57	9.17	1.45	1.89	2.35	2.64	4.96	6.64
43	2.07	2.45	3.26	3.85	8.50	10.00	1.57	2.08	2.53	2.84	5.45	7.30
44	2.27	2.70	3.59	4.18	9.47	10.89	1.72	2.22	2.64	3.06	5.95	8.03
45	2.48	2.97	3.93	4.55	10.43	11.88	1.87	2.30	2.72	3.30	6.51	8.83
46	2.70	3.26	4.28	5.05	11.33	12.86	2.07	2.48	2.97	3.66	7.22	10.13
47	2.94	3.54	4.68	5.60	12.09	13.81	2.28	2.66	3.25	4.06	8.29	11.75
48	3.21	3.83	5.09	6.23	12.80	14.72	2.50	2.85	3.53	4.49	9.11	13.17
49	3.50	4.16	5.56	6.90	13.49	15.61	2.74	3.05	3.83	4.95	9.81	14.44
50	3.82	4.53	6.06	7.67	14.05	16.54	2.99	3.25	4.15	5.43	10.47	15.46
51	4.39	5.14	6.83	8.49	15.61	16.55	3.31	3.69	4.60	5.93	11.31	16.62
52	4.97	5.75	7.61	9.31	16.96	16.97	3.65	4.13	5.08	6.46	12.14	17.79
53	5.62	6.46	8.39	10.11	17.02	17.12	4.05	4.60	5.60	7.06	13.57	18.67
54	6.37	7.25	9.20	10.91	NA	NA	4.49	5.15	6.19	7.73	NA	NA
55	7.25	8.18	10.24	11.87	NA	NA	5.03	5.83	6.90	8.56	NA	NA
56	8.20	9.20	11.41	12.37	NA	NA	5.62	6.52	7.71	9.52	NA	NA
57	9.14	10.21	12.37	12.38	NA	NA	6.28	7.28	8.62	10.58	NA	NA
58	10.09	11.32	12.42	12.45	NA	NA	7.02	8.07	9.64	11.76	NA	NA



Trendsetter[®] Super 30

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.68	0.88	1.13	1.42	2.28	2.91	0.51	0.66	0.90	1.04	1.53	1.94
19	0.68	0.88	1.13	1.42	2.28	2.91	0.51	0.66	0.90	1.04	1.53	1.94
20	0.68	0.88	1.13	1.42	2.28	2.91	0.51	0.66	0.90	1.04	1.53	1.94
21	0.68	0.88	1.13	1.42	2.31	2.94	0.52	0.66	0.90	1.04	1.56	1.99
22	0.68	0.88	1.13	1.42	2.34	2.97	0.52	0.66	0.90	1.04	1.59	2.03
23	0.68	0.88	1.14	1.43	2.38	3.01	0.53	0.66	0.90	1.05	1.61	2.08
24	0.68	0.88	1.14	1.43	2.41	3.04	0.53	0.66	0.90	1.05	1.64	2.12
25	0.68	0.88	1.14	1.43	2.44	3.07	0.54	0.66	0.90	1.05	1.67	2.17
26	0.69	0.89	1.16	1.45	2.50	3.16	0.55	0.68	0.92	1.07	1.73	2.25
27	0.70	0.90	1.19	1.47	2.56	3.24	0.56	0.69	0.95	1.10	1.78	2.32
28	0.70	0.91	1.21	1.49	2.62	3.33	0.57	0.71	0.97	1.12	1.84	2.40
29	0.71	0.92	1.24	1.51	2.68	3.41	0.58	0.72	1.00	1.15	1.89	2.47
30	0.72	0.93	1.26	1.53	2.74	3.50	0.59	0.74	1.02	1.17	1.95	2.55
31	0.75	0.95	1.28	1.57	2.86	3.65	0.62	0.76	1.04	1.21	2.04	2.71
32	0.78	0.98	1.30	1.61	2.98	3.79	0.64	0.79	1.05	1.24	2.13	2.86
33	0.82	1.00	1.33	1.64	3.09	3.94	0.67	0.81	1.07	1.28	2.21	3.02
34	0.85	1.03	1.35	1.68	3.21	4.08	0.69	0.84	1.08	1.31	2.30	3.17
35	0.88	1.05	1.37	1.72	3.33	4.23	0.72	0.86	1.10	1.35	2.39	3.33
36	0.97	1.16	1.50	1.87	3.66	4.65	0.79	0.94	1.19	1.45	2.67	3.62
37	1.05	1.26	1.62	2.03	3.99	5.07	0.86	1.03	1.27	1.55	2.95	3.91
38	1.14	1.37	1.75	2.18	4.31	5.50	0.93	1.11	1.36	1.66	3.22	4.21



Trendsetter[®] Super 30

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.22	1.47	1.87	2.34	4.64	5.92	1.00	1.20	1.44	1.76	3.50	4.50
40	1.31	1.58	2.00	2.49	4.97	6.34	1.07	1.28	1.53	1.86	3.78	4.79
41	1.45	1.75	2.24	2.78	5.58	7.17	1.18	1.42	1.69	2.05	4.23	5.33
42	1.60	1.92	2.47	3.06	6.19	8.01	1.30	1.55	1.84	2.23	4.67	5.87
43	1.74	2.10	2.71	3.35	6.79	8.84	1.41	1.69	2.00	2.42	5.12	6.42
44	1.89	2.27	2.94	3.63	7.40	9.68	1.53	1.82	2.15	2.60	5.56	6.96
45	2.03	2.44	3.18	3.92	8.01	10.51	1.64	1.96	2.31	2.79	6.01	7.50
46	2.30	2.75	3.58	4.36	8.88	11.23	1.87	2.22	2.60	3.13	6.71	8.34
47	2.57	3.07	3.98	4.80	9.76	11.94	2.10	2.48	2.89	3.46	7.42	9.17
48	2.85	3.38	4.39	5.25	10.63	12.66	2.33	2.75	3.19	3.80	8.12	10.01
49	3.12	3.70	4.79	5.69	11.51	13.37	2.56	3.01	3.48	4.13	8.83	10.84
50	3.39	4.01	5.19	6.13	12.38	14.09	2.79	3.27	3.77	4.47	9.53	11.68
51	3.90	4.58	5.89	6.73	13.31	15.16	3.25	3.77	4.30	5.07	10.57	12.83
52	4.41	5.15	6.59	7.33	14.24	16.23	3.71	4.27	4.84	5.66	11.60	13.98
53	4.92	5.71	7.29	7.93	15.18	17.29	4.17	4.77	5.37	6.26	12.64	15.12
54	5.43	6.28	7.99	8.53	NA	NA	4.63	5.27	5.91	6.85	NA	NA
55	5.94	6.85	8.69	9.13	NA	NA	5.09	5.77	6.44	7.45	NA	NA
56	6.78	7.84	9.44	10.05	NA	NA	5.98	6.69	7.38	8.30	NA	NA
57	7.62	8.84	10.19	10.97	NA	NA	6.88	7.61	8.33	9.16	NA	NA
58	8.46	9.83	10.95	11.89	NA	NA	7.77	8.53	9.27	10.01	NA	NA



Trendsetter® Super 30

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.71	0.92	1.16	1.42	2.47	3.02	0.61	0.73	0.91	1.15	1.67	2.03
19	0.71	0.92	1.16	1.42	2.47	3.02	0.61	0.73	0.91	1.15	1.67	2.03
20	0.71	0.92	1.16	1.42	2.47	3.02	0.61	0.73	0.91	1.15	1.67	2.03
21	0.71	0.92	1.16	1.43	2.47	3.06	0.61	0.73	0.91	1.15	1.67	2.06
22	0.71	0.92	1.16	1.43	2.47	3.10	0.61	0.73	0.91	1.15	1.67	2.09
23	0.71	0.92	1.16	1.44	2.47	3.13	0.61	0.73	0.91	1.15	1.67	2.11
24	0.71	0.92	1.16	1.44	2.47	3.17	0.61	0.73	0.91	1.15	1.67	2.14
25	0.71	0.92	1.16	1.45	2.47	3.21	0.61	0.73	0.91	1.15	1.67	2.17
26	0.71	0.92	1.18	1.47	2.52	3.27	0.61	0.73	0.93	1.16	1.73	2.25
27	0.72	0.93	1.20	1.49	2.58	3.33	0.61	0.74	0.96	1.16	1.78	2.32
28	0.72	0.93	1.23	1.50	2.63	3.38	0.60	0.74	0.98	1.17	1.84	2.40
29	0.73	0.94	1.25	1.52	2.69	3.44	0.60	0.75	1.01	1.17	1.89	2.47
30	0.73	0.94	1.27	1.54	2.74	3.50	0.60	0.75	1.03	1.18	1.95	2.55
31	0.75	0.96	1.30	1.58	2.86	3.65	0.62	0.77	1.05	1.22	2.04	2.71
32	0.78	0.97	1.33	1.62	2.98	3.79	0.64	0.79	1.06	1.25	2.13	2.86
33	0.80	0.99	1.37	1.65	3.09	3.94	0.67	0.80	1.08	1.29	2.21	3.02
34	0.83	1.00	1.40	1.69	3.21	4.08	0.69	0.82	1.09	1.32	2.30	3.17
35	0.85	1.02	1.43	1.73	3.33	4.23	0.71	0.84	1.11	1.36	2.39	3.33
36	0.92	1.11	1.55	1.88	3.66	4.65	0.77	0.91	1.20	1.46	2.62	3.59
37	1.00	1.21	1.67	2.04	3.99	5.07	0.82	0.98	1.28	1.57	2.84	3.86
38	1.07	1.30	1.78	2.19	4.31	5.48	0.88	1.05	1.37	1.67	3.07	4.12



Trendsetter® Super 30

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.15	1.40	1.90	2.35	4.64	5.90	0.93	1.12	1.45	1.78	3.29	4.39
40	1.22	1.49	2.02	2.50	4.97	6.32	0.99	1.19	1.54	1.88	3.52	4.65
41	1.37	1.68	2.26	2.79	5.58	7.16	1.09	1.32	1.69	2.06	3.96	5.13
42	1.52	1.86	2.51	3.08	6.19	8.00	1.20	1.44	1.84	2.24	4.40	5.62
43	1.67	2.05	2.75	3.36	6.79	8.83	1.30	1.57	1.98	2.42	4.83	6.10
44	1.82	2.23	3.00	3.65	7.40	9.67	1.41	1.69	2.13	2.60	5.27	6.59
45	1.97	2.42	3.24	3.94	8.01	10.51	1.51	1.82	2.28	2.78	5.71	7.07
46	2.20	2.69	3.64	4.43	8.88	11.23	1.72	2.06	2.53	3.15	6.26	7.83
47	2.43	2.96	4.03	4.92	9.76	11.94	1.93	2.29	2.78	3.53	6.80	8.58
48	2.65	3.24	4.43	5.40	10.63	12.66	2.13	2.53	3.03	3.90	7.35	9.34
49	2.88	3.51	4.82	5.89	11.51	13.37	2.34	2.76	3.28	4.28	7.89	10.09
50	3.11	3.78	5.22	6.38	12.38	14.09	2.55	3.00	3.53	4.65	8.44	10.85
51	3.68	4.40	5.94	7.16	13.62	15.26	2.96	3.44	4.01	5.22	9.20	11.75
52	4.25	5.02	6.65	7.93	14.83	16.08	3.37	3.88	4.49	5.79	9.93	12.53
53	4.82	5.63	7.37	8.71	16.15	16.55	3.77	4.33	4.97	6.35	10.80	13.63
54	5.39	6.25	8.08	9.48	NA	NA	4.18	4.77	5.45	6.92	NA	NA
55	5.96	6.87	8.80	10.26	NA	NA	4.59	5.21	5.93	7.49	NA	NA
56	6.64	7.65	9.76	11.07	NA	NA	5.12	5.80	6.55	8.27	NA	NA
57	7.40	8.53	10.83	11.91	NA	NA	5.72	6.47	7.25	9.14	NA	NA
58	8.23	9.48	11.98	12.25	NA	NA	6.38	7.21	8.01	10.09	NA	NA



Trendsetter® Super 30

NEW YORK ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.79	1.03	1.29	1.58	2.60	3.39	0.68	0.81	1.00	1.29	1.73	2.24
19	0.79	1.03	1.29	1.58	2.60	3.39	0.68	0.81	1.00	1.29	1.73	2.24
20	0.79	1.03	1.29	1.58	2.60	3.39	0.68	0.81	1.00	1.29	1.73	2.24
21	0.79	1.03	1.29	1.58	2.62	3.41	0.68	0.81	1.00	1.29	1.75	2.28
22	0.79	1.03	1.29	1.58	2.64	3.44	0.68	0.81	1.00	1.29	1.78	2.32
23	0.79	1.03	1.29	1.58	2.66	3.48	0.68	0.81	1.00	1.29	1.82	2.35
24	0.79	1.03	1.29	1.58	2.72	3.53	0.68	0.81	1.00	1.29	1.85	2.38
25	0.79	1.03	1.29	1.62	2.77	3.61	0.68	0.81	1.01	1.29	1.85	2.40
26	0.79	1.05	1.31	1.65	2.83	3.69	0.69	0.83	1.03	1.30	1.90	2.49
27	0.80	1.06	1.34	1.68	2.89	3.76	0.70	0.85	1.06	1.33	1.98	2.57
28	0.83	1.07	1.38	1.72	2.97	3.86	0.70	0.87	1.09	1.35	2.06	2.66
29	0.85	1.09	1.42	1.75	3.05	3.96	0.70	0.88	1.12	1.38	2.12	2.75
30	0.85	1.10	1.45	1.76	3.12	4.04	0.72	0.89	1.14	1.39	2.16	2.82
31	0.87	1.11	1.49	1.79	3.26	4.20	0.74	0.91	1.19	1.43	2.28	2.99
32	0.89	1.13	1.52	1.84	3.40	4.37	0.76	0.94	1.22	1.47	2.41	3.17
33	0.92	1.16	1.55	1.88	3.56	4.59	0.78	0.96	1.25	1.52	2.55	3.36
34	0.96	1.18	1.61	1.93	3.76	4.82	0.80	0.98	1.28	1.54	2.70	3.54
35	0.99	1.19	1.65	1.98	3.97	5.07	0.83	0.98	1.29	1.56	2.83	3.74
36	1.06	1.28	1.77	2.13	4.30	5.51	0.88	1.06	1.39	1.66	3.06	4.02
37	1.13	1.38	1.89	2.30	4.64	5.95	0.94	1.11	1.49	1.77	3.29	4.31
38	1.22	1.47	2.01	2.48	5.03	6.45	0.99	1.19	1.60	1.89	3.52	4.62



Trendsetter® Super 30

NEW YORK ONLY

Face Amounts of \$500,000 – \$999,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.31	1.60	2.16	2.67	5.43	6.97	1.05	1.28	1.71	2.01	3.77	4.93
40	1.40	1.72	2.31	2.89	5.86	7.54	1.11	1.35	1.84	2.16	4.03	5.24
41	1.54	1.93	2.59	3.19	6.69	8.32	1.22	1.52	2.01	2.35	4.44	5.80
42	1.71	2.13	2.87	3.49	7.55	9.13	1.34	1.69	2.19	2.55	4.87	6.38
43	1.87	2.34	3.16	3.80	8.37	9.94	1.46	1.87	2.33	2.75	5.35	7.02
44	2.04	2.59	3.47	4.13	9.23	10.81	1.58	2.01	2.44	2.95	5.86	7.72
45	2.23	2.86	3.82	4.50	10.12	11.80	1.72	2.06	2.55	3.18	6.41	8.48
46	2.44	3.14	4.17	4.95	10.99	12.76	1.89	2.24	2.81	3.53	7.08	9.39
47	2.67	3.41	4.55	5.45	11.80	13.65	2.07	2.44	3.09	3.92	7.81	10.74
48	2.92	3.73	4.98	5.98	12.53	14.50	2.24	2.64	3.39	4.32	8.58	11.86
49	3.19	4.06	5.43	6.58	13.21	15.30	2.44	2.86	3.70	4.77	9.36	12.88
50	3.49	4.43	5.93	7.24	13.76	16.04	2.66	3.08	4.04	5.25	10.21	13.74
51	4.06	5.01	6.59	8.00	15.30	16.05	3.03	3.45	4.49	5.76	11.08	14.66
52	4.64	5.60	7.27	8.77	16.78	16.79	3.39	3.83	4.96	6.28	11.95	15.63
53	5.26	6.27	8.03	9.61	17.01	17.11	3.78	4.26	5.47	6.89	13.10	17.01
54	5.94	7.03	8.89	10.56	NA	NA	4.25	4.75	6.05	7.57	NA	NA
55	6.78	7.91	9.88	11.65	NA	NA	4.82	5.35	6.73	8.40	NA	NA
56	7.59	8.81	10.98	12.35	NA	NA	5.38	5.95	7.51	9.35	NA	NA
57	8.39	9.77	12.10	12.36	NA	NA	5.97	6.62	8.35	10.35	NA	NA
58	9.25	10.82	12.38	12.43	NA	NA	6.66	7.38	9.32	11.40	NA	NA



Trendsetter[®] Super 30

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.60	0.80	1.02	1.29	2.22	2.77	0.46	0.60	0.83	0.93	1.44	1.86
19	0.60	0.80	1.02	1.29	2.22	2.77	0.46	0.60	0.83	0.93	1.44	1.86
20	0.60	0.80	1.02	1.29	2.22	2.77	0.46	0.60	0.83	0.93	1.44	1.86
21	0.60	0.80	1.02	1.29	2.24	2.82	0.46	0.60	0.83	0.93	1.47	1.90
22	0.60	0.80	1.02	1.29	2.26	2.87	0.46	0.60	0.83	0.93	1.50	1.94
23	0.60	0.80	1.02	1.30	2.29	2.92	0.47	0.60	0.84	0.93	1.53	1.99
24	0.60	0.80	1.02	1.30	2.31	2.97	0.47	0.60	0.84	0.93	1.56	2.03
25	0.60	0.80	1.02	1.30	2.33	3.02	0.47	0.60	0.84	0.93	1.59	2.07
26	0.61	0.82	1.05	1.33	2.40	3.10	0.48	0.62	0.86	0.96	1.65	2.15
27	0.63	0.83	1.08	1.36	2.47	3.19	0.49	0.64	0.88	0.99	1.70	2.22
28	0.64	0.85	1.10	1.38	2.53	3.27	0.51	0.65	0.90	1.03	1.76	2.30
29	0.66	0.86	1.13	1.41	2.60	3.36	0.52	0.67	0.92	1.06	1.81	2.37
30	0.67	0.88	1.16	1.44	2.67	3.44	0.53	0.69	0.94	1.09	1.87	2.45
31	0.70	0.90	1.19	1.47	2.79	3.59	0.56	0.71	0.96	1.13	1.96	2.57
32	0.73	0.93	1.23	1.50	2.91	3.74	0.59	0.74	0.98	1.17	2.05	2.69
33	0.76	0.95	1.26	1.54	3.02	3.88	0.61	0.76	1.00	1.21	2.15	2.81
34	0.79	0.98	1.30	1.57	3.14	4.03	0.64	0.79	1.02	1.25	2.24	2.93
35	0.82	1.00	1.33	1.60	3.26	4.18	0.67	0.81	1.04	1.29	2.33	3.05
36	0.90	1.10	1.45	1.74	3.59	4.60	0.74	0.89	1.12	1.39	2.60	3.37
37	0.99	1.21	1.57	1.89	3.93	5.02	0.81	0.97	1.21	1.49	2.87	3.69
38	1.07	1.31	1.68	2.03	4.26	5.44	0.87	1.06	1.29	1.59	3.14	4.01



Trendsetter® Super 30

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.16	1.42	1.80	2.18	4.60	5.86	0.94	1.14	1.38	1.69	3.41	4.33
40	1.24	1.52	1.92	2.32	4.93	6.28	1.01	1.22	1.46	1.79	3.68	4.65
41	1.38	1.69	2.15	2.60	5.54	6.99	1.12	1.35	1.62	1.97	4.12	5.18
42	1.52	1.86	2.39	2.88	6.15	7.70	1.23	1.49	1.77	2.16	4.56	5.71
43	1.67	2.03	2.62	3.15	6.75	8.41	1.35	1.62	1.93	2.34	4.99	6.25
44	1.81	2.20	2.86	3.43	7.36	9.12	1.46	1.76	2.08	2.53	5.43	6.78
45	1.95	2.37	3.09	3.71	7.97	9.83	1.57	1.89	2.24	2.71	5.87	7.31
46	2.22	2.68	3.48	4.16	8.83	10.63	1.80	2.15	2.53	3.04	6.57	8.13
47	2.49	2.99	3.87	4.61	9.69	11.43	2.03	2.41	2.82	3.37	7.26	8.95
48	2.76	3.30	4.26	5.07	10.56	12.23	2.25	2.67	3.10	3.71	7.96	9.77
49	3.03	3.61	4.65	5.52	11.42	13.03	2.48	2.93	3.39	4.04	8.65	10.59
50	3.30	3.92	5.04	5.97	12.28	13.83	2.71	3.19	3.68	4.37	9.35	11.41
51	3.80	4.47	5.68	6.59	13.22	14.85	3.16	3.68	4.21	4.95	10.36	12.45
52	4.30	5.02	6.32	7.21	14.17	15.87	3.62	4.17	4.73	5.54	11.38	13.49
53	4.79	5.57	6.97	7.83	15.11	16.89	4.07	4.66	5.26	6.12	12.39	14.54
54	5.29	6.12	7.61	8.45	NA	NA	4.53	5.15	5.78	6.71	NA	NA
55	5.79	6.67	8.25	9.07	NA	NA	4.98	5.64	6.31	7.29	NA	NA
56	6.67	7.56	9.01	9.95	NA	NA	5.87	6.54	7.24	8.13	NA	NA
57	7.56	8.44	9.77	10.83	NA	NA	6.76	7.44	8.17	8.97	NA	NA
58	8.44	9.33	10.52	11.72	NA	NA	7.66	8.34	9.11	9.82	NA	NA



Trendsetter[®] Super 30

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.62	0.86	1.10	1.32	2.35	2.96	0.55	0.65	0.86	1.09	1.60	1.95
19	0.62	0.86	1.10	1.32	2.35	2.96	0.55	0.65	0.86	1.09	1.60	1.95
20	0.62	0.86	1.10	1.32	2.35	2.96	0.55	0.65	0.86	1.09	1.60	1.95
21	0.62	0.86	1.10	1.33	2.35	3.00	0.55	0.65	0.86	1.09	1.60	1.98
22	0.62	0.86	1.10	1.34	2.35	3.04	0.55	0.65	0.86	1.09	1.60	2.01
23	0.62	0.86	1.10	1.34	2.35	3.07	0.55	0.65	0.86	1.09	1.60	2.03
24	0.62	0.86	1.10	1.35	2.35	3.11	0.55	0.65	0.86	1.09	1.60	2.06
25	0.62	0.86	1.10	1.36	2.35	3.15	0.55	0.65	0.86	1.09	1.60	2.09
26	0.63	0.87	1.12	1.38	2.41	3.21	0.55	0.66	0.88	1.09	1.66	2.16
27	0.64	0.87	1.13	1.40	2.48	3.27	0.55	0.67	0.90	1.09	1.71	2.24
28	0.66	0.88	1.15	1.41	2.54	3.32	0.54	0.68	0.91	1.10	1.77	2.31
29	0.67	0.88	1.16	1.43	2.61	3.38	0.54	0.69	0.93	1.10	1.82	2.39
30	0.68	0.89	1.18	1.45	2.67	3.44	0.54	0.70	0.95	1.10	1.88	2.46
31	0.70	0.90	1.22	1.49	2.79	3.59	0.56	0.72	0.97	1.14	1.97	2.58
32	0.72	0.91	1.25	1.53	2.91	3.74	0.58	0.74	0.99	1.18	2.06	2.70
33	0.75	0.93	1.29	1.56	3.02	3.88	0.61	0.75	1.02	1.22	2.15	2.81
34	0.77	0.94	1.32	1.60	3.14	4.03	0.63	0.77	1.04	1.26	2.24	2.93
35	0.79	0.95	1.36	1.64	3.26	4.18	0.65	0.79	1.06	1.30	2.33	3.05
36	0.86	1.05	1.48	1.78	3.59	4.60	0.71	0.86	1.15	1.40	2.55	3.35
37	0.94	1.15	1.60	1.93	3.93	5.02	0.77	0.93	1.24	1.51	2.77	3.64
38	1.01	1.25	1.71	2.07	4.26	5.44	0.82	1.00	1.32	1.61	3.00	3.94



Trendsetter[®] Super 30

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$1,000,000 – \$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.09	1.35	1.83	2.22	4.60	5.86	0.88	1.07	1.41	1.72	3.22	4.23
40	1.16	1.45	1.95	2.36	4.93	6.28	0.94	1.14	1.50	1.82	3.44	4.53
41	1.30	1.62	2.18	2.63	5.54	6.99	1.04	1.26	1.64	2.00	3.85	5.02
42	1.44	1.78	2.41	2.91	6.15	7.70	1.15	1.39	1.78	2.18	4.27	5.51
43	1.59	1.95	2.65	3.18	6.75	8.41	1.25	1.51	1.91	2.36	4.68	6.01
44	1.73	2.11	2.88	3.46	7.36	9.12	1.36	1.64	2.05	2.54	5.10	6.50
45	1.87	2.28	3.11	3.73	7.97	9.83	1.46	1.76	2.19	2.72	5.51	6.99
46	2.10	2.57	3.50	4.19	8.83	10.63	1.66	1.99	2.44	3.02	6.09	7.74
47	2.33	2.86	3.89	4.64	9.69	11.43	1.86	2.22	2.68	3.32	6.67	8.49
48	2.57	3.14	4.29	5.10	10.56	12.23	2.07	2.46	2.93	3.63	7.24	9.25
49	2.80	3.43	4.68	5.55	11.42	13.03	2.27	2.69	3.17	3.93	7.82	10.00
50	3.03	3.72	5.07	6.01	12.28	13.83	2.47	2.92	3.42	4.23	8.40	10.75
51	3.56	4.31	5.71	6.84	13.47	15.16	2.87	3.36	3.87	4.84	9.19	11.66
52	4.09	4.90	6.35	7.68	14.66	16.02	3.27	3.79	4.32	5.45	9.88	12.45
53	4.61	5.50	7.00	8.51	15.94	16.49	3.68	4.23	4.77	6.07	10.82	13.61
54	5.14	6.09	7.64	9.35	NA	NA	4.08	4.66	5.22	6.68	NA	NA
55	5.67	6.68	8.28	10.18	NA	NA	4.48	5.10	5.67	7.29	NA	NA
56	6.36	7.46	9.18	11.00	NA	NA	5.05	5.74	6.29	8.02	NA	NA
57	7.13	8.35	10.19	11.85	NA	NA	5.63	6.36	6.97	8.84	NA	NA
58	7.87	9.21	11.28	12.25	NA	NA	6.27	6.97	7.73	9.71	NA	NA



Trendsetter[®] Super 30

NEW YORK ONLY

Face Amounts of \$1,000,000 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.69	0.97	1.22	1.47	2.52	3.32	0.61	0.73	0.95	1.22	1.66	2.16
19	0.69	0.97	1.22	1.47	2.52	3.32	0.61	0.73	0.95	1.22	1.66	2.16
20	0.69	0.97	1.22	1.47	2.52	3.32	0.61	0.73	0.95	1.22	1.66	2.16
21	0.69	0.97	1.22	1.47	2.53	3.34	0.61	0.73	0.95	1.22	1.68	2.19
22	0.69	0.97	1.22	1.47	2.55	3.37	0.61	0.73	0.95	1.22	1.72	2.23
23	0.69	0.97	1.22	1.47	2.57	3.39	0.62	0.73	0.95	1.22	1.73	2.27
24	0.69	0.97	1.22	1.50	2.60	3.45	0.62	0.73	0.95	1.22	1.75	2.30
25	0.69	0.97	1.22	1.52	2.64	3.53	0.62	0.73	0.96	1.22	1.77	2.31
26	0.72	0.98	1.23	1.54	2.71	3.61	0.63	0.75	0.97	1.24	1.84	2.39
27	0.73	0.99	1.25	1.57	2.78	3.69	0.64	0.77	1.00	1.28	1.90	2.48
28	0.75	1.00	1.30	1.62	2.87	3.78	0.64	0.79	1.03	1.31	1.97	2.56
29	0.77	1.01	1.33	1.66	2.96	3.88	0.64	0.81	1.07	1.34	2.04	2.65
30	0.78	1.02	1.35	1.69	3.05	3.97	0.65	0.83	1.08	1.35	2.08	2.72
31	0.80	1.05	1.40	1.73	3.16	4.11	0.68	0.85	1.11	1.39	2.21	2.87
32	0.83	1.07	1.44	1.76	3.28	4.26	0.70	0.87	1.14	1.42	2.35	3.05
33	0.86	1.09	1.49	1.79	3.42	4.43	0.73	0.89	1.18	1.45	2.50	3.22
34	0.89	1.11	1.53	1.84	3.59	4.63	0.76	0.91	1.20	1.49	2.64	3.40
35	0.92	1.13	1.58	1.88	3.76	4.84	0.78	0.92	1.21	1.49	2.78	3.56
36	0.99	1.22	1.69	2.02	4.09	5.28	0.84	0.99	1.30	1.61	2.99	3.85
37	1.07	1.31	1.80	2.17	4.46	5.75	0.88	1.05	1.40	1.73	3.21	4.17
38	1.14	1.41	1.94	2.34	4.86	6.28	0.94	1.11	1.50	1.85	3.44	4.49



Trendsetter[®] Super 30

NEW YORK ONLY

Face Amounts of \$1,000,000 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.23	1.53	2.07	2.52	5.28	6.83	0.99	1.18	1.62	1.99	3.67	4.83
40	1.33	1.63	2.21	2.71	5.73	7.43	1.05	1.25	1.73	2.13	3.89	5.17
41	1.47	1.84	2.48	2.99	6.47	8.21	1.16	1.41	1.90	2.32	4.30	5.71
42	1.63	2.05	2.74	3.29	7.19	9.00	1.29	1.57	2.08	2.51	4.71	6.26
43	1.78	2.26	3.00	3.59	7.93	9.81	1.42	1.74	2.26	2.71	5.16	6.86
44	1.95	2.48	3.30	3.92	8.73	10.67	1.55	1.86	2.39	2.92	5.64	7.54
45	2.13	2.74	3.63	4.29	9.52	11.66	1.67	1.94	2.46	3.14	6.18	8.26
46	2.35	3.03	4.00	4.73	10.30	12.66	1.85	2.13	2.73	3.49	6.92	9.31
47	2.57	3.30	4.38	5.18	11.07	13.62	2.02	2.33	2.99	3.85	7.65	10.60
48	2.81	3.58	4.77	5.69	11.84	14.43	2.19	2.53	3.28	4.26	8.38	11.75
49	3.06	3.88	5.20	6.23	12.67	15.20	2.35	2.74	3.58	4.68	9.16	12.73
50	3.34	4.22	5.69	6.82	13.57	15.90	2.52	2.96	3.88	5.13	10.00	13.52
51	3.87	4.80	6.30	7.58	15.08	15.91	2.86	3.31	4.43	5.67	10.82	14.44
52	4.42	5.37	6.93	8.42	16.74	16.75	3.20	3.67	4.95	6.19	11.64	15.42
53	5.01	6.02	7.62	9.33	16.75	17.10	3.55	4.08	5.46	6.78	12.75	16.86
54	5.65	6.75	8.40	10.36	NA	NA	3.98	4.52	6.04	7.45	NA	NA
55	6.46	7.60	9.30	11.57	NA	NA	4.51	4.97	6.56	8.27	NA	NA
56	7.24	8.48	10.33	12.33	NA	NA	5.04	5.53	7.30	9.10	NA	NA
57	8.01	9.36	11.37	12.34	NA	NA	5.59	6.12	8.10	9.99	NA	NA
58	8.82	10.32	12.37	12.41	NA	NA	6.22	6.70	9.02	10.86	NA	NA



Trendsetter[®] Super 30

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.61	0.81	1.03	1.30	2.23	2.78	0.47	0.61	0.84	0.94	1.45	1.87
19	0.61	0.81	1.03	1.30	2.23	2.78	0.47	0.61	0.84	0.94	1.45	1.87
20	0.61	0.81	1.03	1.30	2.23	2.78	0.47	0.61	0.84	0.94	1.45	1.87
21	0.61	0.81	1.03	1.30	2.25	2.83	0.47	0.61	0.84	0.94	1.48	1.91
22	0.61	0.81	1.03	1.30	2.27	2.88	0.47	0.61	0.84	0.94	1.51	1.95
23	0.61	0.81	1.03	1.31	2.30	2.93	0.48	0.61	0.85	0.94	1.54	2.00
24	0.61	0.81	1.03	1.31	2.32	2.98	0.48	0.61	0.85	0.94	1.57	2.04
25	0.61	0.81	1.03	1.31	2.34	3.03	0.48	0.61	0.85	0.94	1.60	2.08
26	0.62	0.83	1.06	1.34	2.41	3.11	0.49	0.63	0.87	0.97	1.66	2.16
27	0.64	0.84	1.09	1.37	2.48	3.20	0.50	0.65	0.89	1.00	1.71	2.23
28	0.65	0.86	1.11	1.39	2.54	3.28	0.52	0.66	0.91	1.04	1.77	2.31
29	0.67	0.87	1.14	1.42	2.61	3.37	0.53	0.68	0.93	1.07	1.82	2.38
30	0.68	0.89	1.17	1.45	2.68	3.45	0.54	0.70	0.95	1.10	1.88	2.46
31	0.71	0.92	1.20	1.48	2.80	3.60	0.57	0.73	0.97	1.14	1.97	2.58
32	0.74	0.94	1.24	1.51	2.92	3.75	0.60	0.76	0.99	1.18	2.06	2.70
33	0.77	0.97	1.27	1.55	3.03	3.89	0.62	0.78	1.01	1.22	2.16	2.82
34	0.80	0.99	1.31	1.58	3.15	4.04	0.65	0.81	1.03	1.26	2.25	2.94
35	0.83	1.02	1.34	1.61	3.27	4.19	0.68	0.84	1.05	1.30	2.34	3.06
36	0.92	1.13	1.46	1.75	3.60	4.61	0.75	0.93	1.14	1.41	2.64	3.39
37	1.01	1.25	1.58	1.90	3.94	5.03	0.82	1.02	1.23	1.52	2.94	3.72
38	1.09	1.36	1.69	2.04	4.27	5.45	0.90	1.11	1.33	1.62	3.23	4.05



Trendsetter® Super 30

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.18	1.48	1.81	2.19	4.61	5.87	0.97	1.20	1.42	1.73	3.53	4.38
40	1.27	1.59	1.93	2.33	4.94	6.29	1.04	1.29	1.51	1.84	3.83	4.71
41	1.42	1.77	2.16	2.61	5.55	7.00	1.16	1.43	1.67	2.03	4.28	5.25
42	1.56	1.95	2.40	2.89	6.16	7.71	1.27	1.57	1.83	2.23	4.73	5.79
43	1.71	2.12	2.63	3.16	6.76	8.42	1.39	1.72	2.00	2.42	5.18	6.32
44	1.85	2.30	2.87	3.44	7.37	9.13	1.50	1.86	2.16	2.62	5.63	6.86
45	2.00	2.48	3.10	3.72	7.98	9.84	1.62	2.00	2.32	2.81	6.08	7.40
46	2.28	2.81	3.49	4.17	8.84	10.66	1.85	2.27	2.62	3.16	6.79	8.22
47	2.55	3.14	3.88	4.62	9.70	11.48	2.09	2.54	2.92	3.52	7.50	9.05
48	2.83	3.46	4.27	5.08	10.57	12.30	2.32	2.82	3.23	3.87	8.20	9.87
49	3.10	3.79	4.66	5.53	11.43	13.12	2.56	3.09	3.53	4.23	8.91	10.70
50	3.38	4.12	5.05	5.98	12.29	13.94	2.79	3.36	3.83	4.58	9.62	11.52
51	3.87	4.68	5.69	6.62	13.23	14.97	3.23	3.85	4.37	5.16	10.57	12.57
52	4.37	5.25	6.33	7.25	14.18	16.00	3.67	4.34	4.90	5.74	11.53	13.62
53	4.86	5.81	6.98	7.89	15.12	17.03	4.11	4.82	5.44	6.32	12.48	14.68
54	5.36	6.38	7.62	8.52	NA	NA	4.55	5.31	5.97	6.90	NA	NA
55	5.85	6.94	8.26	9.16	NA	NA	4.99	5.80	6.51	7.48	NA	NA
56	6.74	7.87	9.02	10.05	NA	NA	5.88	6.67	7.41	8.34	NA	NA
57	7.64	8.79	9.78	10.94	NA	NA	6.77	7.54	8.30	9.20	NA	NA
58	8.53	9.72	10.53	11.84	NA	NA	7.67	8.41	9.20	10.07	NA	NA



Trendsetter[®] Super 30

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.62	0.86	1.10	1.32	2.35	2.96	0.55	0.65	0.86	1.09	1.60	1.95
19	0.62	0.86	1.10	1.32	2.35	2.96	0.55	0.65	0.86	1.09	1.60	1.95
20	0.62	0.86	1.10	1.32	2.35	2.96	0.55	0.65	0.86	1.09	1.60	1.95
21	0.62	0.86	1.10	1.33	2.35	3.00	0.55	0.65	0.86	1.09	1.60	1.98
22	0.62	0.86	1.10	1.34	2.35	3.04	0.55	0.65	0.86	1.09	1.60	2.01
23	0.62	0.86	1.10	1.34	2.35	3.07	0.55	0.65	0.86	1.09	1.60	2.03
24	0.62	0.86	1.10	1.35	2.35	3.11	0.55	0.65	0.86	1.09	1.60	2.06
25	0.62	0.86	1.10	1.36	2.35	3.15	0.55	0.65	0.86	1.09	1.60	2.09
26	0.63	0.87	1.12	1.38	2.41	3.21	0.55	0.66	0.88	1.09	1.66	2.16
27	0.64	0.87	1.13	1.40	2.48	3.27	0.55	0.67	0.90	1.09	1.71	2.24
28	0.66	0.88	1.15	1.41	2.54	3.32	0.54	0.68	0.91	1.10	1.77	2.31
29	0.67	0.88	1.16	1.43	2.61	3.38	0.54	0.69	0.93	1.10	1.82	2.39
30	0.68	0.89	1.18	1.45	2.67	3.44	0.54	0.70	0.95	1.10	1.88	2.46
31	0.70	0.90	1.22	1.49	2.79	3.59	0.56	0.72	0.97	1.14	1.97	2.58
32	0.72	0.92	1.25	1.53	2.91	3.74	0.58	0.74	0.99	1.18	2.06	2.70
33	0.75	0.93	1.29	1.56	3.02	3.88	0.61	0.75	1.02	1.22	2.15	2.81
34	0.77	0.95	1.32	1.60	3.14	4.03	0.63	0.77	1.04	1.26	2.24	2.93
35	0.79	0.96	1.36	1.64	3.26	4.18	0.65	0.79	1.06	1.30	2.33	3.05
36	0.87	1.06	1.48	1.78	3.59	4.60	0.71	0.87	1.15	1.40	2.55	3.35
37	0.95	1.17	1.60	1.93	3.93	5.02	0.78	0.95	1.24	1.51	2.77	3.64
38	1.03	1.27	1.71	2.07	4.26	5.44	0.84	1.04	1.32	1.61	3.00	3.94



Trendsetter® Super 30

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$3,000,001 – \$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.11	1.38	1.83	2.22	4.60	5.86	0.91	1.12	1.41	1.72	3.22	4.23
40	1.19	1.48	1.95	2.36	4.93	6.28	0.97	1.20	1.50	1.82	3.44	4.53
41	1.33	1.65	2.18	2.63	5.54	6.99	1.08	1.33	1.64	2.00	3.85	5.02
42	1.46	1.81	2.41	2.91	6.15	7.70	1.19	1.46	1.78	2.18	4.27	5.51
43	1.60	1.98	2.65	3.18	6.75	8.41	1.29	1.59	1.91	2.36	4.68	6.01
44	1.73	2.14	2.88	3.46	7.36	9.12	1.40	1.72	2.05	2.54	5.10	6.50
45	1.87	2.31	3.11	3.73	7.97	9.83	1.51	1.85	2.19	2.72	5.51	6.99
46	2.12	2.61	3.50	4.19	8.83	10.63	1.72	2.10	2.45	3.02	6.09	7.74
47	2.37	2.91	3.89	4.64	9.69	11.43	1.93	2.35	2.71	3.32	6.68	8.49
48	2.62	3.21	4.29	5.10	10.56	12.23	2.14	2.59	2.98	3.63	7.26	9.25
49	2.87	3.51	4.68	5.55	11.42	13.03	2.35	2.84	3.24	3.93	7.85	10.00
50	3.12	3.81	5.07	6.01	12.28	13.83	2.56	3.09	3.50	4.23	8.43	10.75
51	3.63	4.38	5.71	6.84	13.47	15.16	2.95	3.53	3.97	4.84	9.22	11.66
52	4.14	4.96	6.35	7.68	14.66	16.02	3.34	3.97	4.45	5.45	9.91	12.45
53	4.65	5.53	7.00	8.51	15.94	16.49	3.73	4.40	4.92	6.07	10.85	13.61
54	5.16	6.11	7.64	9.35	NA	NA	4.12	4.84	5.40	6.68	NA	NA
55	5.67	6.68	8.28	10.18	NA	NA	4.51	5.28	5.87	7.29	NA	NA
56	6.36	7.46	9.18	11.00	NA	NA	5.08	5.94	6.51	8.02	NA	NA
57	7.13	8.35	10.19	11.85	NA	NA	5.66	6.58	7.21	8.84	NA	NA
58	7.87	9.21	11.28	12.25	NA	NA	6.30	7.21	8.00	9.71	NA	NA



Trendsetter[®] Super 30

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.62	0.82	1.04	1.31	2.24	2.79	0.48	0.62	0.85	0.95	1.46	1.88
19	0.62	0.82	1.04	1.31	2.24	2.79	0.48	0.62	0.85	0.95	1.46	1.88
20	0.62	0.82	1.04	1.31	2.24	2.79	0.48	0.62	0.85	0.95	1.46	1.88
21	0.62	0.82	1.04	1.31	2.26	2.84	0.48	0.62	0.85	0.95	1.49	1.92
22	0.62	0.82	1.04	1.31	2.28	2.89	0.48	0.62	0.85	0.95	1.52	1.96
23	0.62	0.82	1.04	1.32	2.31	2.94	0.49	0.62	0.86	0.95	1.55	2.01
24	0.62	0.82	1.04	1.32	2.33	2.99	0.49	0.62	0.86	0.95	1.58	2.05
25	0.62	0.82	1.04	1.32	2.35	3.04	0.49	0.62	0.86	0.95	1.61	2.09
26	0.63	0.84	1.07	1.35	2.42	3.12	0.50	0.64	0.88	0.98	1.67	2.17
27	0.65	0.85	1.10	1.38	2.49	3.21	0.51	0.66	0.90	1.01	1.72	2.24
28	0.66	0.87	1.12	1.40	2.55	3.29	0.53	0.67	0.92	1.05	1.78	2.32
29	0.68	0.88	1.15	1.43	2.62	3.38	0.54	0.69	0.94	1.08	1.83	2.39
30	0.69	0.90	1.18	1.46	2.69	3.46	0.55	0.71	0.96	1.11	1.89	2.47
31	0.72	0.94	1.21	1.49	2.81	3.61	0.58	0.75	0.98	1.15	2.01	2.59
32	0.76	0.98	1.25	1.52	2.93	3.76	0.61	0.79	1.00	1.19	2.13	2.71
33	0.79	1.02	1.28	1.56	3.04	3.90	0.65	0.82	1.02	1.23	2.26	2.83
34	0.83	1.06	1.32	1.59	3.16	4.05	0.68	0.86	1.04	1.27	2.38	2.95
35	0.86	1.10	1.35	1.62	3.28	4.20	0.71	0.90	1.06	1.31	2.50	3.07
36	0.96	1.22	1.48	1.78	3.63	4.62	0.79	1.00	1.17	1.44	2.82	3.44
37	1.05	1.35	1.61	1.94	3.99	5.04	0.87	1.10	1.29	1.57	3.13	3.80
38	1.15	1.47	1.74	2.09	4.34	5.46	0.96	1.21	1.40	1.69	3.45	4.17



Trendsetter[®] Super 30

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.24	1.60	1.87	2.25	4.70	5.88	1.04	1.31	1.52	1.82	3.76	4.53
40	1.34	1.72	2.00	2.41	5.05	6.30	1.12	1.41	1.63	1.95	4.08	4.90
41	1.49	1.91	2.22	2.67	5.64	7.01	1.24	1.56	1.80	2.16	4.55	5.45
42	1.64	2.10	2.44	2.94	6.23	7.72	1.36	1.71	1.96	2.37	5.02	6.00
43	1.79	2.28	2.67	3.20	6.81	8.43	1.48	1.87	2.13	2.57	5.49	6.55
44	1.94	2.47	2.89	3.47	7.40	9.14	1.60	2.02	2.29	2.78	5.96	7.10
45	2.09	2.66	3.11	3.73	7.99	9.85	1.72	2.17	2.46	2.99	6.43	7.65
46	2.37	3.01	3.50	4.19	8.85	10.77	1.96	2.46	2.78	3.37	7.16	8.50
47	2.66	3.36	3.89	4.65	9.71	11.69	2.20	2.75	3.10	3.75	7.90	9.35
48	2.94	3.71	4.28	5.11	10.58	12.60	2.44	3.05	3.43	4.13	8.63	10.19
49	3.23	4.06	4.67	5.57	11.44	13.52	2.68	3.34	3.75	4.51	9.37	11.04
50	3.51	4.41	5.06	6.03	12.30	14.44	2.92	3.63	4.07	4.89	10.10	11.89
51	3.99	4.99	5.70	6.75	13.24	15.50	3.34	4.10	4.61	5.47	10.97	12.96
52	4.48	5.56	6.34	7.48	14.19	16.56	3.75	4.58	5.15	6.04	11.84	14.04
53	4.96	6.14	6.99	8.20	15.13	17.62	4.17	5.05	5.69	6.62	12.70	15.11
54	5.45	6.71	7.63	8.93	NA	NA	4.58	5.53	6.23	7.19	NA	NA
55	5.93	7.29	8.27	9.65	NA	NA	5.00	6.00	6.77	7.77	NA	NA
56	6.83	8.16	9.03	10.58	NA	NA	5.89	6.83	7.62	8.66	NA	NA
57	7.74	9.03	9.79	11.51	NA	NA	6.78	7.67	8.47	9.55	NA	NA
58	8.64	9.91	10.54	12.45	NA	NA	7.68	8.50	9.31	10.45	NA	NA



Trendsetter[®] Super 30

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.65	0.86	1.10	1.32	2.35	2.96	0.55	0.65	0.86	1.09	1.60	1.95
19	0.65	0.86	1.10	1.32	2.35	2.96	0.55	0.65	0.86	1.09	1.60	1.95
20	0.65	0.86	1.10	1.32	2.35	2.96	0.55	0.65	0.86	1.09	1.60	1.95
21	0.65	0.86	1.10	1.33	2.35	3.00	0.55	0.65	0.86	1.09	1.60	1.98
22	0.64	0.86	1.10	1.34	2.35	3.04	0.55	0.65	0.86	1.09	1.60	2.01
23	0.64	0.86	1.10	1.34	2.35	3.07	0.55	0.65	0.86	1.09	1.60	2.03
24	0.63	0.86	1.10	1.35	2.35	3.11	0.55	0.65	0.86	1.09	1.60	2.06
25	0.63	0.86	1.10	1.36	2.35	3.15	0.55	0.65	0.86	1.09	1.60	2.09
26	0.64	0.87	1.12	1.38	2.41	3.21	0.55	0.66	0.88	1.09	1.66	2.16
27	0.66	0.87	1.13	1.40	2.48	3.27	0.55	0.67	0.90	1.09	1.71	2.24
28	0.67	0.88	1.15	1.41	2.54	3.32	0.54	0.68	0.91	1.10	1.77	2.31
29	0.69	0.88	1.16	1.43	2.61	3.38	0.54	0.69	0.93	1.10	1.82	2.39
30	0.70	0.89	1.18	1.45	2.67	3.44	0.54	0.70	0.95	1.10	1.88	2.46
31	0.74	0.92	1.22	1.49	2.79	3.59	0.57	0.73	0.97	1.14	1.97	2.58
32	0.78	0.95	1.25	1.53	2.91	3.74	0.59	0.76	0.99	1.18	2.06	2.70
33	0.81	0.97	1.29	1.56	3.02	3.88	0.62	0.78	1.02	1.22	2.15	2.81
34	0.85	1.00	1.32	1.60	3.14	4.03	0.64	0.81	1.04	1.26	2.24	2.93
35	0.89	1.03	1.36	1.64	3.26	4.18	0.67	0.84	1.06	1.30	2.33	3.05
36	0.96	1.15	1.48	1.78	3.59	4.60	0.75	0.93	1.15	1.40	2.59	3.35
37	1.04	1.26	1.60	1.93	3.93	5.02	0.82	1.03	1.24	1.51	2.86	3.64
38	1.11	1.38	1.71	2.07	4.26	5.44	0.90	1.12	1.32	1.61	3.12	3.94



Trendsetter[®] Super 30

NEW JERSEY & VIRGIN ISLANDS ONLY

Face Amounts of \$10,000,001 or More

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
39	1.19	1.49	1.83	2.22	4.60	5.86	0.97	1.22	1.41	1.72	3.39	4.23
40	1.26	1.61	1.95	2.36	4.93	6.28	1.05	1.31	1.50	1.82	3.65	4.53
41	1.40	1.78	2.18	2.63	5.54	6.99	1.16	1.45	1.65	2.00	4.06	5.02
42	1.54	1.95	2.41	2.91	6.15	7.70	1.27	1.59	1.81	2.18	4.47	5.51
43	1.67	2.13	2.65	3.18	6.75	8.41	1.38	1.73	1.96	2.37	4.88	6.01
44	1.81	2.30	2.88	3.46	7.36	9.12	1.49	1.87	2.12	2.55	5.29	6.50
45	1.95	2.47	3.11	3.73	7.97	9.83	1.60	2.01	2.27	2.73	5.70	6.99
46	2.21	2.79	3.50	4.19	8.83	10.63	1.82	2.28	2.56	3.07	6.33	7.74
47	2.47	3.12	3.89	4.64	9.69	11.43	2.04	2.54	2.85	3.41	6.96	8.49
48	2.74	3.44	4.29	5.10	10.56	12.23	2.25	2.81	3.14	3.74	7.59	9.25
49	3.00	3.77	4.68	5.55	11.42	13.03	2.47	3.07	3.43	4.08	8.22	10.00
50	3.26	4.09	5.07	6.01	12.28	13.83	2.69	3.34	3.72	4.42	8.85	10.75
51	3.74	4.62	5.71	6.84	13.47	15.16	3.06	3.77	4.20	4.99	9.68	11.66
52	4.22	5.15	6.35	7.68	14.66	16.02	3.42	4.20	4.68	5.57	10.40	12.45
53	4.71	5.67	7.00	8.51	15.94	16.49	3.79	4.62	5.17	6.14	11.39	13.61
54	5.19	6.20	7.64	9.35	NA	NA	4.15	5.05	5.65	6.72	NA	NA
55	5.67	6.73	8.28	10.18	NA	NA	4.52	5.48	6.13	7.29	NA	NA
56	6.36	7.52	9.18	11.00	NA	NA	5.09	6.17	6.80	8.02	NA	NA
57	7.13	8.42	10.19	11.85	NA	NA	5.67	6.83	7.53	8.84	NA	NA
58	7.87	9.29	11.28	12.25	NA	NA	6.31	7.48	8.36	9.71	NA	NA



Trendsetter® Super YRT

Face Amounts of \$250,000 – \$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Preferred Plus)					Female (Preferred Plus)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
19	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
20	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
21	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
22	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
23	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
24	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
25	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
26	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
27	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
28	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
29	0.48	0.48	0.48	0.48	0.49	0.43	0.43	0.43	0.43	0.44
30	0.48	0.48	0.48	0.49	0.49	0.43	0.43	0.43	0.44	0.44
31	0.48	0.48	0.49	0.49	0.49	0.43	0.43	0.44	0.44	0.44
32	0.48	0.49	0.49	0.49	0.51	0.43	0.44	0.44	0.44	0.47
33	0.49	0.49	0.49	0.51	0.54	0.44	0.44	0.44	0.47	0.49
34	0.49	0.49	0.51	0.54	0.57	0.44	0.44	0.47	0.49	0.51
35	0.49	0.51	0.54	0.57	0.60	0.44	0.47	0.49	0.51	0.54
36	0.51	0.54	0.57	0.60	0.63	0.47	0.49	0.51	0.54	0.57
37	0.54	0.57	0.60	0.63	0.65	0.49	0.51	0.54	0.57	0.59
38	0.57	0.60	0.63	0.65	0.67	0.51	0.54	0.57	0.59	0.61
39	0.60	0.63	0.65	0.67	0.68	0.54	0.57	0.59	0.61	0.64
40	0.63	0.65	0.67	0.68	0.69	0.57	0.59	0.61	0.64	0.66
41	0.65	0.67	0.68	0.69	0.70	0.59	0.61	0.64	0.66	0.68
42	0.67	0.68	0.69	0.70	0.76	0.61	0.64	0.66	0.68	0.71
43	0.68	0.69	0.70	0.76	0.82	0.64	0.66	0.68	0.71	0.74
44	0.69	0.70	0.76	0.82	0.89	0.66	0.68	0.71	0.74	0.77
45	0.70	0.76	0.82	0.89	0.97	0.68	0.71	0.74	0.77	0.79
46	0.76	0.82	0.89	0.97	1.05	0.71	0.74	0.77	0.79	0.82
47	0.82	0.89	0.97	1.05	1.13	0.74	0.77	0.79	0.82	0.85
48	0.89	0.97	1.05	1.13	1.22	0.77	0.79	0.82	0.85	0.89
49	0.97	1.05	1.13	1.22	1.31	0.79	0.82	0.85	0.89	0.94



Trendsetter® Super YRT

Face Amounts of \$250,000 – \$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Preferred Plus)					Female (Preferred Plus)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
50	1.05	1.13	1.22	1.31	1.42	0.82	0.85	0.89	0.94	0.98
51	1.13	1.22	1.31	1.42	1.53	0.85	0.89	0.94	0.98	1.03
52	1.22	1.31	1.42	1.53	1.68	0.89	0.94	0.98	1.03	1.12
53	1.31	1.42	1.53	1.68	1.86	0.94	0.98	1.03	1.12	1.22
54	1.42	1.53	1.68	1.86	2.05	0.98	1.03	1.12	1.22	1.34
55	1.53	1.68	1.86	2.05	2.26	1.03	1.12	1.22	1.34	1.47
56	1.68	1.86	2.05	2.26	2.50	1.12	1.22	1.34	1.47	1.61
57	1.86	2.05	2.26	2.50	2.83	1.22	1.34	1.47	1.61	1.76
58	2.05	2.26	2.50	2.83	3.20	1.34	1.47	1.61	1.76	1.93
59	2.26	2.50	2.83	3.20	3.65	1.47	1.61	1.76	1.93	2.11
60	2.50	2.83	3.20	3.65	4.16	1.61	1.76	1.93	2.11	2.30
61	2.83	3.20	3.65	4.16	4.73	1.76	1.93	2.11	2.30	2.52
62	3.20	3.65	4.16	4.73	5.37	1.93	2.11	2.30	2.52	2.89
63	3.65	4.16	4.73	5.37	6.09	2.11	2.30	2.52	2.89	3.35
64	4.16	4.73	5.37	6.09	6.91	2.30	2.52	2.89	3.35	3.88
65	4.73	5.37	6.09	6.91	7.84	2.52	2.89	3.35	3.88	4.51
66	5.37	6.09	6.91	7.84	8.89	2.89	3.35	3.88	4.51	5.23
67	6.09	6.91	7.84	8.89	9.95	3.35	3.88	4.51	5.23	5.96
68	6.91	7.84	8.89	9.95	11.07	3.88	4.51	5.23	5.96	6.76
69	7.84	8.89	9.95	11.07	12.34	4.51	5.23	5.96	6.76	7.67
70	8.89	9.95	11.07	12.34	13.73	5.23	5.96	6.76	7.67	8.69
71	9.95	11.07	12.34	13.73	15.30	5.96	6.76	7.67	8.69	9.86
72	11.07	12.34	13.73	15.30	18.77	6.76	7.67	8.69	9.86	11.17
73	12.34	13.73	15.30	18.77	23.56	7.67	8.69	9.86	11.17	12.65
74	13.73	15.30	18.77	23.56	29.59	8.69	9.86	11.17	12.65	14.34
75	15.30	18.77	23.56	29.59	37.17	9.86	11.17	12.65	14.34	16.25
76	18.77	23.56	29.59	37.17	46.67	11.17	12.65	14.34	16.25	18.41
77	23.56	29.59	37.17	46.67	56.70	12.65	14.34	16.25	18.41	22.98
78	29.59	37.17	46.67	56.70	67.34	14.34	16.25	18.41	22.98	28.61
79	37.17	46.67	56.70	67.34	79.95	16.25	18.41	22.98	28.61	36.13
80	46.67	56.70	67.34	79.95	94.91	18.41	22.98	28.61	36.13	45.38



Trendsetter[®] Super YRT

Face Amounts of \$100,000 – \$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Preferred Nonsmoker)					Female (Preferred Nonsmoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
19	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
20	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
21	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
22	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
23	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
24	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
25	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
26	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
27	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
28	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
29	0.53	0.53	0.53	0.53	0.54	0.48	0.48	0.48	0.48	0.49
30	0.53	0.53	0.53	0.54	0.54	0.48	0.48	0.48	0.49	0.49
31	0.53	0.53	0.54	0.54	0.54	0.48	0.48	0.49	0.49	0.49
32	0.53	0.54	0.54	0.54	0.57	0.48	0.49	0.49	0.49	0.52
33	0.54	0.54	0.54	0.57	0.60	0.49	0.49	0.49	0.52	0.54
34	0.54	0.54	0.57	0.60	0.63	0.49	0.49	0.52	0.54	0.57
35	0.54	0.57	0.60	0.63	0.67	0.49	0.52	0.54	0.57	0.60
36	0.57	0.60	0.63	0.67	0.70	0.52	0.54	0.57	0.60	0.63
37	0.60	0.63	0.67	0.70	0.72	0.54	0.57	0.60	0.63	0.65
38	0.63	0.67	0.70	0.72	0.74	0.57	0.60	0.63	0.65	0.68
39	0.67	0.70	0.72	0.74	0.75	0.60	0.63	0.65	0.68	0.71
40	0.70	0.72	0.74	0.75	0.77	0.63	0.65	0.68	0.71	0.73
41	0.72	0.74	0.75	0.77	0.78	0.65	0.68	0.71	0.73	0.76
42	0.74	0.75	0.77	0.78	0.84	0.68	0.71	0.73	0.76	0.79
43	0.75	0.77	0.78	0.84	0.91	0.71	0.73	0.76	0.79	0.82
44	0.77	0.78	0.84	0.91	0.99	0.73	0.76	0.79	0.82	0.85
45	0.78	0.84	0.91	0.99	1.08	0.76	0.79	0.82	0.85	0.88
46	0.84	0.91	0.99	1.08	1.17	0.79	0.82	0.85	0.88	0.91
47	0.91	0.99	1.08	1.17	1.26	0.82	0.85	0.88	0.91	0.94
48	0.99	1.08	1.17	1.26	1.36	0.85	0.88	0.91	0.94	0.99
49	1.08	1.17	1.26	1.36	1.46	0.88	0.91	0.94	0.99	1.04



Trendsetter® Super YRT

Face Amounts of \$100,000 – \$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Preferred Nonsmoker)					Female (Preferred Nonsmoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
50	1.17	1.26	1.36	1.46	1.58	0.91	0.94	0.99	1.04	1.09
51	1.26	1.36	1.46	1.58	1.70	0.94	0.99	1.04	1.09	1.14
52	1.36	1.46	1.58	1.70	1.87	0.99	1.04	1.09	1.14	1.24
53	1.46	1.58	1.70	1.87	2.07	1.04	1.09	1.14	1.24	1.36
54	1.58	1.70	1.87	2.07	2.28	1.09	1.14	1.24	1.36	1.49
55	1.70	1.87	2.07	2.28	2.51	1.14	1.24	1.36	1.49	1.63
56	1.87	2.07	2.28	2.51	2.78	1.24	1.36	1.49	1.63	1.79
57	2.07	2.28	2.51	2.78	3.14	1.36	1.49	1.63	1.79	1.95
58	2.28	2.51	2.78	3.14	3.56	1.49	1.63	1.79	1.95	2.14
59	2.51	2.78	3.14	3.56	4.06	1.63	1.79	1.95	2.14	2.34
60	2.78	3.14	3.56	4.06	4.62	1.79	1.95	2.14	2.34	2.56
61	3.14	3.56	4.06	4.62	5.25	1.95	2.14	2.34	2.56	2.80
62	3.56	4.06	4.62	5.25	5.97	2.14	2.34	2.56	2.80	3.21
63	4.06	4.62	5.25	5.97	6.77	2.34	2.56	2.80	3.21	3.72
64	4.62	5.25	5.97	6.77	7.68	2.56	2.80	3.21	3.72	4.31
65	5.25	5.97	6.77	7.68	8.71	2.80	3.21	3.72	4.31	5.01
66	5.97	6.77	7.68	8.71	9.88	3.21	3.72	4.31	5.01	5.81
67	6.77	7.68	8.71	9.88	11.05	3.72	4.31	5.01	5.81	6.62
68	7.68	8.71	9.88	11.05	12.30	4.31	5.01	5.81	6.62	7.51
69	8.71	9.88	11.05	12.30	13.71	5.01	5.81	6.62	7.51	8.52
70	9.88	11.05	12.30	13.71	15.26	5.81	6.62	7.51	8.52	9.66
71	11.05	12.30	13.71	15.26	17.00	6.62	7.51	8.52	9.66	10.95
72	12.30	13.71	15.26	17.00	20.85	7.51	8.52	9.66	10.95	12.41
73	13.71	15.26	17.00	20.85	26.18	8.52	9.66	10.95	12.41	14.06
74	15.26	17.00	20.85	26.18	32.88	9.66	10.95	12.41	14.06	15.93
75	17.00	20.85	26.18	32.88	41.30	10.95	12.41	14.06	15.93	18.05
76	20.85	26.18	32.88	41.30	51.86	12.41	14.06	15.93	18.05	20.45
77	26.18	32.88	41.30	51.86	63.00	14.06	15.93	18.05	20.45	25.53
78	32.88	41.30	51.86	63.00	74.82	15.93	18.05	20.45	25.53	31.79
79	41.30	51.86	63.00	74.82	88.83	18.05	20.45	25.53	31.79	40.14
80	51.86	63.00	74.82	88.83	105.46	20.45	25.53	31.79	40.14	50.42



Trendsetter[®] Super YRT

Face Amounts of \$100,000 – \$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Standard Plus)					Female (Standard Plus)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
19	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
20	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
21	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
22	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
23	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
24	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
25	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
26	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
27	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
28	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
29	0.62	0.62	0.62	0.62	0.63	0.55	0.55	0.55	0.55	0.56
30	0.62	0.62	0.62	0.63	0.63	0.55	0.55	0.55	0.56	0.56
31	0.62	0.62	0.63	0.63	0.63	0.55	0.55	0.56	0.56	0.56
32	0.62	0.63	0.63	0.63	0.67	0.55	0.56	0.56	0.56	0.59
33	0.63	0.63	0.63	0.67	0.73	0.56	0.56	0.56	0.59	0.62
34	0.63	0.63	0.67	0.73	0.79	0.56	0.56	0.59	0.62	0.65
35	0.63	0.67	0.73	0.79	0.86	0.56	0.59	0.62	0.65	0.68
36	0.67	0.73	0.79	0.86	0.93	0.59	0.62	0.65	0.68	0.71
37	0.73	0.79	0.86	0.93	0.95	0.62	0.65	0.68	0.71	0.75
38	0.79	0.86	0.93	0.95	0.95	0.65	0.68	0.71	0.75	0.77
39	0.86	0.93	0.95	0.95	0.96	0.68	0.71	0.75	0.77	0.80
40	0.93	0.95	0.95	0.96	0.96	0.71	0.75	0.77	0.80	0.83
41	0.95	0.95	0.96	0.96	0.97	0.75	0.77	0.80	0.83	0.86
42	0.95	0.96	0.96	0.97	1.03	0.77	0.80	0.83	0.86	0.89
43	0.96	0.96	0.97	1.03	1.10	0.80	0.83	0.86	0.89	0.92
44	0.96	0.97	1.03	1.10	1.17	0.83	0.86	0.89	0.92	0.95
45	0.97	1.03	1.10	1.17	1.25	0.86	0.89	0.92	0.95	0.98
46	1.03	1.10	1.17	1.25	1.34	0.89	0.92	0.95	0.98	1.02
47	1.10	1.17	1.25	1.34	1.44	0.92	0.95	0.98	1.02	1.08
48	1.17	1.25	1.34	1.44	1.55	0.95	0.98	1.02	1.08	1.16
49	1.25	1.34	1.44	1.55	1.67	0.98	1.02	1.08	1.16	1.24



Trendsetter[®] Super YRT

Face Amounts of \$100,000 – \$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Standard Plus)					Female (Standard Plus)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
50	1.34	1.44	1.55	1.67	1.81	1.02	1.08	1.16	1.24	1.33
51	1.44	1.55	1.67	1.81	1.95	1.08	1.16	1.24	1.33	1.42
52	1.55	1.67	1.81	1.95	2.15	1.16	1.24	1.33	1.42	1.55
53	1.67	1.81	1.95	2.15	2.37	1.24	1.33	1.42	1.55	1.69
54	1.81	1.95	2.15	2.37	2.62	1.33	1.42	1.55	1.69	1.86
55	1.95	2.15	2.37	2.62	2.89	1.42	1.55	1.69	1.86	2.04
56	2.15	2.37	2.62	2.89	3.19	1.55	1.69	1.86	2.04	2.23
57	2.37	2.62	2.89	3.19	3.61	1.69	1.86	2.04	2.23	2.44
58	2.62	2.89	3.19	3.61	4.10	1.86	2.04	2.23	2.44	2.67
59	2.89	3.19	3.61	4.10	4.66	2.04	2.23	2.44	2.67	2.91
60	3.19	3.61	4.10	4.66	5.31	2.23	2.44	2.67	2.91	3.19
61	3.61	4.10	4.66	5.31	6.04	2.44	2.67	2.91	3.19	3.49
62	4.10	4.66	5.31	6.04	6.86	2.67	2.91	3.19	3.49	3.95
63	4.66	5.31	6.04	6.86	7.78	2.91	3.19	3.49	3.95	4.51
64	5.31	6.04	6.86	7.78	8.83	3.19	3.49	3.95	4.51	5.15
65	6.04	6.86	7.78	8.83	10.02	3.49	3.95	4.51	5.15	5.87
66	6.86	7.78	8.83	10.02	11.36	3.95	4.51	5.15	5.87	6.71
67	7.78	8.83	10.02	11.36	12.70	4.51	5.15	5.87	6.71	7.61
68	8.83	10.02	11.36	12.70	14.15	5.15	5.87	6.71	7.61	8.63
69	10.02	11.36	12.70	14.15	15.76	5.87	6.71	7.61	8.63	9.79
70	11.36	12.70	14.15	15.76	17.55	6.71	7.61	8.63	9.79	11.10
71	12.70	14.15	15.76	17.55	19.55	7.61	8.63	9.79	11.10	12.59
72	14.15	15.76	17.55	19.55	23.98	8.63	9.79	11.10	12.59	14.16
73	15.76	17.55	19.55	23.98	30.11	9.79	11.10	12.59	14.16	15.91
74	17.55	19.55	23.98	30.11	37.81	11.10	12.59	14.16	15.91	17.86
75	19.55	23.98	30.11	37.81	47.49	12.59	14.16	15.91	17.86	20.06
76	23.98	30.11	37.81	47.49	59.64	14.16	15.91	17.86	20.06	22.53
77	30.11	37.81	47.49	59.64	72.45	15.91	17.86	20.06	22.53	28.08
78	37.81	47.49	59.64	72.45	86.03	17.86	20.06	22.53	28.08	34.96
79	47.49	59.64	72.45	86.03	102.15	20.06	22.53	28.08	34.96	44.15
80	59.64	72.45	86.03	102.15	121.27	22.53	28.08	34.96	44.15	55.45



Trendsetter® Super YRT

Face Amounts of \$100,000 – \$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Standard Nonsmoker)					Female (Standard Nonsmoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
19	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
20	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
21	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
22	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
23	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
24	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
25	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
26	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
27	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
28	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.79
29	0.88	0.88	0.88	0.88	0.89	0.78	0.78	0.78	0.79	0.79
30	0.88	0.88	0.88	0.89	0.89	0.78	0.78	0.79	0.79	0.80
31	0.88	0.88	0.89	0.89	0.89	0.78	0.79	0.79	0.80	0.80
32	0.88	0.89	0.89	0.89	0.96	0.79	0.79	0.80	0.80	0.83
33	0.89	0.89	0.89	0.96	1.04	0.79	0.80	0.80	0.83	0.88
34	0.89	0.89	0.96	1.04	1.13	0.80	0.80	0.83	0.88	0.92
35	0.89	0.96	1.04	1.13	1.22	0.80	0.83	0.88	0.92	0.97
36	0.96	1.04	1.13	1.22	1.32	0.83	0.88	0.92	0.97	1.02
37	1.04	1.13	1.22	1.32	1.35	0.88	0.92	0.97	1.02	1.06
38	1.13	1.22	1.32	1.35	1.36	0.92	0.97	1.02	1.06	1.10
39	1.22	1.32	1.35	1.36	1.37	0.97	1.02	1.06	1.10	1.14
40	1.32	1.35	1.36	1.37	1.38	1.02	1.06	1.10	1.14	1.18
41	1.35	1.36	1.37	1.38	1.39	1.06	1.10	1.14	1.18	1.22
42	1.36	1.37	1.38	1.39	1.47	1.10	1.14	1.18	1.22	1.26
43	1.37	1.38	1.39	1.47	1.56	1.14	1.18	1.22	1.26	1.31
44	1.38	1.39	1.47	1.56	1.66	1.18	1.22	1.26	1.31	1.35
45	1.39	1.47	1.56	1.66	1.76	1.22	1.26	1.31	1.35	1.40
46	1.47	1.56	1.66	1.76	1.87	1.26	1.31	1.35	1.40	1.45
47	1.56	1.66	1.76	1.87	2.02	1.31	1.35	1.40	1.45	1.55
48	1.66	1.76	1.87	2.02	2.18	1.35	1.40	1.45	1.55	1.65
49	1.76	1.87	2.02	2.18	2.34	1.40	1.45	1.55	1.65	1.76



Trendsetter® Super YRT

Face Amounts of \$100,000 – \$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Standard Nonsmoker)					Female (Standard Nonsmoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
50	1.87	2.02	2.18	2.34	2.52	1.45	1.55	1.65	1.76	1.89
51	2.02	2.18	2.34	2.52	2.72	1.55	1.65	1.76	1.89	2.02
52	2.18	2.34	2.52	2.72	2.99	1.65	1.76	1.89	2.02	2.21
53	2.34	2.52	2.72	2.99	3.31	1.76	1.89	2.02	2.21	2.42
54	2.52	2.72	2.99	3.31	3.66	1.89	2.02	2.21	2.42	2.66
55	2.72	2.99	3.31	3.66	4.04	2.02	2.21	2.42	2.66	2.91
56	2.99	3.31	3.66	4.04	4.46	2.21	2.42	2.66	2.91	3.19
57	3.31	3.66	4.04	4.46	4.98	2.42	2.66	2.91	3.19	3.44
58	3.66	4.04	4.46	4.98	5.58	2.66	2.91	3.19	3.44	3.69
59	4.04	4.46	4.98	5.58	6.26	2.91	3.19	3.44	3.69	3.96
60	4.46	4.98	5.58	6.26	7.02	3.19	3.44	3.69	3.96	4.24
61	4.98	5.58	6.26	7.02	7.87	3.44	3.69	3.96	4.24	4.56
62	5.58	6.26	7.02	7.87	8.91	3.69	3.96	4.24	4.56	5.13
63	6.26	7.02	7.87	8.91	10.11	3.96	4.24	4.56	5.13	5.86
64	7.02	7.87	8.91	10.11	11.48	4.24	4.56	5.13	5.86	6.70
65	7.87	8.91	10.11	11.48	13.01	4.56	5.13	5.86	6.70	7.64
66	8.91	10.11	11.48	13.01	14.77	5.13	5.86	6.70	7.64	8.72
67	10.11	11.48	13.01	14.77	16.51	5.86	6.70	7.64	8.72	9.78
68	11.48	13.01	14.77	16.51	18.39	6.70	7.64	8.72	9.78	10.91
69	13.01	14.77	16.51	18.39	20.48	7.64	8.72	9.78	10.91	12.17
70	14.77	16.51	18.39	20.48	22.81	8.72	9.78	10.91	12.17	13.58
71	16.51	18.39	20.48	22.81	25.41	9.78	10.91	12.17	13.58	15.16
72	18.39	20.48	22.81	25.41	31.16	10.91	12.17	13.58	15.16	17.00
73	20.48	22.81	25.41	31.16	39.14	12.17	13.58	15.16	17.00	19.09
74	22.81	25.41	31.16	39.14	49.16	13.58	15.16	17.00	19.09	21.44
75	25.41	31.16	39.14	49.16	61.73	15.16	17.00	19.09	21.44	24.07
76	31.16	39.14	49.16	61.73	77.53	17.00	19.09	21.44	24.07	27.04
77	39.14	49.16	61.73	77.53	94.19	19.09	21.44	24.07	27.04	33.71
78	49.16	61.73	77.53	94.19	111.84	21.44	24.07	27.04	33.71	42.29
79	61.73	77.53	94.19	111.84	132.78	24.07	27.04	33.71	42.29	53.06
80	77.53	94.19	111.84	132.78	157.64	27.04	33.71	42.29	53.06	66.57



Trendsetter® Super YRT

Face Amounts of \$100,000 – \$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Preferred Smoker)					Female (Preferred Smoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
18	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
19	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
20	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
21	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
22	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
23	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
24	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
25	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
26	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
27	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
28	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
29	1.55	1.55	1.55	1.55	1.58	1.38	1.38	1.38	1.38	1.40
30	1.55	1.55	1.55	1.58	1.58	1.38	1.38	1.38	1.40	1.40
31	1.55	1.55	1.58	1.58	1.58	1.38	1.38	1.40	1.40	1.40
32	1.55	1.58	1.58	1.58	1.68	1.38	1.40	1.40	1.40	1.47
33	1.58	1.58	1.58	1.68	1.83	1.40	1.40	1.40	1.47	1.54
34	1.58	1.58	1.68	1.83	1.98	1.40	1.40	1.47	1.54	1.62
35	1.58	1.68	1.83	1.98	2.15	1.40	1.47	1.54	1.62	1.69
36	1.68	1.83	1.98	2.15	2.32	1.47	1.54	1.62	1.69	1.79
37	1.83	1.98	2.15	2.32	2.38	1.54	1.62	1.69	1.79	1.87
38	1.98	2.15	2.32	2.38	2.38	1.62	1.69	1.79	1.87	1.92
39	2.15	2.32	2.38	2.38	2.40	1.69	1.79	1.87	1.92	1.99
40	2.32	2.38	2.38	2.40	2.40	1.79	1.87	1.92	1.99	2.07
41	2.38	2.38	2.40	2.40	2.43	1.87	1.92	1.99	2.07	2.14
42	2.38	2.40	2.40	2.43	2.57	1.92	1.99	2.07	2.14	2.22
43	2.40	2.40	2.43	2.57	2.75	1.99	2.07	2.14	2.22	2.29
44	2.40	2.43	2.57	2.75	2.92	2.07	2.14	2.22	2.29	2.37
45	2.43	2.57	2.75	2.92	3.12	2.14	2.22	2.29	2.37	2.47
46	2.57	2.75	2.92	3.12	3.35	2.22	2.29	2.37	2.47	2.54
47	2.75	2.92	3.12	3.35	3.61	2.29	2.37	2.47	2.54	2.70
48	2.92	3.12	3.35	3.61	3.89	2.37	2.47	2.54	2.70	2.90
49	3.12	3.35	3.61	3.89	4.19	2.47	2.54	2.70	2.90	3.10



Trendsetter® Super YRT

Face Amounts of \$100,000 – \$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Preferred Smoker)					Female (Preferred Smoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
50	3.35	3.61	3.89	4.19	4.53	2.54	2.70	2.90	3.10	3.32
51	3.61	3.89	4.19	4.53	4.88	2.70	2.90	3.10	3.32	3.55
52	3.89	4.19	4.53	4.88	5.37	2.90	3.10	3.32	3.55	3.87
53	4.19	4.53	4.88	5.37	5.93	3.10	3.32	3.55	3.87	4.24
54	4.53	4.88	5.37	5.93	6.54	3.32	3.55	3.87	4.24	4.65
55	4.88	5.37	5.93	6.54	7.22	3.55	3.87	4.24	4.65	5.09
56	5.37	5.93	6.54	7.22	7.97	3.87	4.24	4.65	5.09	5.58
57	5.93	6.54	7.22	7.97	9.01	4.24	4.65	5.09	5.58	6.09
58	6.54	7.22	7.97	9.01	10.25	4.65	5.09	5.58	6.09	6.67
59	7.22	7.97	9.01	10.25	11.65	5.09	5.58	6.09	6.67	7.29
60	7.97	9.01	10.25	11.65	13.27	5.58	6.09	6.67	7.29	7.97
61	9.01	10.25	11.65	13.27	15.11	6.09	6.67	7.29	7.97	8.73
62	10.25	11.65	13.27	15.11	17.16	6.67	7.29	7.97	8.73	9.87
63	11.65	13.27	15.11	17.16	19.45	7.29	7.97	8.73	9.87	11.27
64	13.27	15.11	17.16	19.45	22.07	7.97	8.73	9.87	11.27	12.88
65	15.11	17.16	19.45	22.07	25.04	8.73	9.87	11.27	12.88	14.68
66	17.16	19.45	22.07	25.04	28.40	9.87	11.27	12.88	14.68	16.77
67	19.45	22.07	25.04	28.40	31.75	11.27	12.88	14.68	16.77	19.03
68	22.07	25.04	28.40	31.75	35.37	12.88	14.68	16.77	19.03	21.59
69	25.04	28.40	31.75	35.37	39.40	14.68	16.77	19.03	21.59	24.48
70	28.40	31.75	35.37	39.40	43.87	16.77	19.03	21.59	24.48	27.75
71	31.75	35.37	39.40	43.87	48.88	19.03	21.59	24.48	27.75	31.47
72	35.37	39.40	43.87	48.88	59.95	21.59	24.48	27.75	31.47	35.41
73	39.40	43.87	48.88	59.95	75.28	24.48	27.75	31.47	35.41	39.77
74	43.87	48.88	59.95	75.28	94.54	27.75	31.47	35.41	39.77	44.66
75	48.88	59.95	75.28	94.54	118.73	31.47	35.41	39.77	44.66	50.16
76	59.95	75.28	94.54	118.73	149.09	35.41	39.77	44.66	50.16	56.33
77	75.28	94.54	118.73	149.09	169.65	39.77	44.66	50.16	56.33	81.50
78	94.54	118.73	149.09	169.65	186.64	44.66	50.16	56.33	81.50	109.44
79	118.73	149.09	169.65	186.64	211.24	50.16	56.33	81.50	109.44	137.38
80	149.09	169.65	186.64	211.24	240.67	56.33	81.50	109.44	137.38	165.32



Trendsetter[®] Super YRT

Face Amounts of \$100,000 – \$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Standard Smoker)					Female (Standard Smoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
18	2.20	2.20	2.20	2.20	2.20	1.91	1.91	1.91	1.91	1.91
19	2.20	2.20	2.20	2.20	2.20	1.91	1.91	1.91	1.91	1.91
20	2.20	2.20	2.20	2.20	2.20	1.91	1.91	1.91	1.91	1.95
21	2.20	2.20	2.20	2.20	2.20	1.91	1.91	1.91	1.95	1.95
22	2.20	2.20	2.20	2.20	2.20	1.91	1.91	1.95	1.95	1.95
23	2.20	2.20	2.20	2.20	2.20	1.91	1.95	1.95	1.95	1.95
24	2.20	2.20	2.20	2.20	2.20	1.95	1.95	1.95	1.95	1.95
25	2.20	2.20	2.20	2.20	2.20	1.95	1.95	1.95	1.95	1.95
26	2.20	2.20	2.20	2.20	2.20	1.95	1.95	1.95	1.95	1.95
27	2.20	2.20	2.20	2.20	2.20	1.95	1.95	1.95	1.95	1.95
28	2.20	2.20	2.20	2.20	2.20	1.95	1.95	1.95	1.95	1.98
29	2.20	2.20	2.20	2.20	2.23	1.95	1.95	1.95	1.98	1.98
30	2.20	2.20	2.20	2.23	2.23	1.95	1.95	1.98	1.98	2.00
31	2.20	2.20	2.23	2.23	2.23	1.95	1.98	1.98	2.00	2.00
32	2.20	2.23	2.23	2.23	2.40	1.98	1.98	2.00	2.00	2.09
33	2.23	2.23	2.23	2.40	2.60	1.98	2.00	2.00	2.09	2.21
34	2.23	2.23	2.40	2.60	2.82	2.00	2.00	2.09	2.21	2.32
35	2.23	2.40	2.60	2.82	3.05	2.00	2.09	2.21	2.32	2.43
36	2.40	2.60	2.82	3.05	3.31	2.09	2.21	2.32	2.43	2.56
37	2.60	2.82	3.05	3.31	3.38	2.21	2.32	2.43	2.56	2.67
38	2.82	3.05	3.31	3.38	3.40	2.32	2.43	2.56	2.67	2.77
39	3.05	3.31	3.38	3.40	3.43	2.43	2.56	2.67	2.77	2.87
40	3.31	3.38	3.40	3.43	3.45	2.56	2.67	2.77	2.87	2.97
41	3.38	3.40	3.43	3.45	3.48	2.67	2.77	2.87	2.97	3.07
42	3.40	3.43	3.45	3.48	3.67	2.77	2.87	2.97	3.07	3.17
43	3.43	3.45	3.48	3.67	3.90	2.87	2.97	3.07	3.17	3.28
44	3.45	3.48	3.67	3.90	4.14	2.97	3.07	3.17	3.28	3.39
45	3.48	3.67	3.90	4.14	4.41	3.07	3.17	3.28	3.39	3.51
46	3.67	3.90	4.14	4.41	4.69	3.17	3.28	3.39	3.51	3.63
47	3.90	4.14	4.41	4.69	5.04	3.28	3.39	3.51	3.63	3.86
48	4.14	4.41	4.69	5.04	5.44	3.39	3.51	3.63	3.86	4.14
49	4.41	4.69	5.04	5.44	5.87	3.51	3.63	3.86	4.14	4.41



Trendsetter[®] Super YRT

Face Amounts of \$100,000 – \$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Standard Smoker)					Female (Standard Smoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
50	4.69	5.04	5.44	5.87	6.31	3.63	3.86	4.14	4.41	4.73
51	5.04	5.44	5.87	6.31	6.81	3.86	4.14	4.41	4.73	5.05
52	5.44	5.87	6.31	6.81	7.48	4.14	4.41	4.73	5.05	5.52
53	5.87	6.31	6.81	7.48	8.26	4.41	4.73	5.05	5.52	6.06
54	6.31	6.81	7.48	8.26	9.14	4.73	5.05	5.52	6.06	6.64
55	6.81	7.48	8.26	9.14	10.09	5.05	5.52	6.06	6.64	7.28
56	7.48	8.26	9.14	10.09	11.16	5.52	6.06	6.64	7.28	7.98
57	8.26	9.14	10.09	11.16	12.46	6.06	6.64	7.28	7.98	8.60
58	9.14	10.09	11.16	12.46	13.96	6.64	7.28	7.98	8.60	9.21
59	10.09	11.16	12.46	13.96	15.66	7.28	7.98	8.60	9.21	9.89
60	11.16	12.46	13.96	15.66	17.56	7.98	8.60	9.21	9.89	10.62
61	12.46	13.96	15.66	17.56	19.69	8.60	9.21	9.89	10.62	11.40
62	13.96	15.66	17.56	19.69	22.29	9.21	9.89	10.62	11.40	12.84
63	15.66	17.56	19.69	22.29	25.29	9.89	10.62	11.40	12.84	14.66
64	17.56	19.69	22.29	25.29	28.69	10.62	11.40	12.84	14.66	16.75
65	19.69	22.29	25.29	28.69	32.54	11.40	12.84	14.66	16.75	19.11
66	22.29	25.29	28.69	32.54	36.92	12.84	14.66	16.75	19.11	21.80
67	25.29	28.69	32.54	36.92	41.28	14.66	16.75	19.11	21.80	24.45
68	28.69	32.54	36.92	41.28	45.97	16.75	19.11	21.80	24.45	27.28
69	32.54	36.92	41.28	45.97	51.20	19.11	21.80	24.45	27.28	30.43
70	36.92	41.28	45.97	51.20	57.03	21.80	24.45	27.28	30.43	33.96
71	41.28	45.97	51.20	57.03	63.53	24.45	27.28	30.43	33.96	37.90
72	45.97	51.20	57.03	63.53	77.91	27.28	30.43	33.96	37.90	42.50
73	51.20	57.03	63.53	77.91	97.85	30.43	33.96	37.90	42.50	47.73
74	57.03	63.53	77.91	97.85	122.89	33.96	37.90	42.50	47.73	53.60
75	63.53	77.91	97.85	122.89	154.34	37.90	42.50	47.73	53.60	60.18
76	77.91	97.85	122.89	154.34	193.82	42.50	47.73	53.60	60.18	67.59
77	97.85	122.89	154.34	193.82	224.14	47.73	53.60	60.18	67.59	100.88
78	122.89	154.34	193.82	224.14	242.63	53.60	60.18	67.59	100.88	138.03
79	154.34	193.82	224.14	242.63	278.35	60.18	67.59	100.88	138.03	175.18
80	193.82	224.14	242.63	278.35	307.55	67.59	100.88	138.03	175.18	212.33



Trendsetter[®] Super YRT

Face Amounts of \$1,000,000 or more

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Preferred Plus)					Female (Preferred Plus)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
19	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
20	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
21	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
22	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
23	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
24	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
25	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
26	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
27	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
28	0.48	0.48	0.48	0.48	0.48	0.43	0.43	0.43	0.43	0.43
29	0.48	0.48	0.48	0.48	0.49	0.43	0.43	0.43	0.43	0.44
30	0.48	0.48	0.48	0.49	0.49	0.43	0.43	0.43	0.44	0.44
31	0.48	0.48	0.49	0.49	0.49	0.43	0.43	0.44	0.44	0.44
32	0.48	0.49	0.49	0.49	0.50	0.43	0.44	0.44	0.44	0.46
33	0.49	0.49	0.49	0.50	0.53	0.44	0.44	0.44	0.46	0.48
34	0.49	0.49	0.50	0.53	0.57	0.44	0.44	0.46	0.48	0.50
35	0.49	0.50	0.53	0.57	0.59	0.44	0.46	0.48	0.50	0.53
36	0.50	0.53	0.57	0.59	0.63	0.46	0.48	0.50	0.53	0.56
37	0.53	0.57	0.59	0.63	0.65	0.48	0.50	0.53	0.56	0.58
38	0.57	0.59	0.63	0.65	0.66	0.50	0.53	0.56	0.58	0.60
39	0.59	0.63	0.65	0.66	0.68	0.53	0.56	0.58	0.60	0.63
40	0.63	0.65	0.66	0.68	0.68	0.56	0.58	0.60	0.63	0.65
41	0.65	0.66	0.68	0.68	0.69	0.58	0.60	0.63	0.65	0.67
42	0.66	0.68	0.68	0.69	0.71	0.60	0.63	0.65	0.67	0.67
43	0.68	0.68	0.69	0.71	0.77	0.63	0.65	0.67	0.67	0.68
44	0.68	0.69	0.71	0.77	0.84	0.65	0.67	0.67	0.68	0.71
45	0.69	0.71	0.77	0.84	0.91	0.67	0.67	0.68	0.71	0.74
46	0.71	0.77	0.84	0.91	0.99	0.67	0.68	0.71	0.74	0.77
47	0.77	0.84	0.91	0.99	1.07	0.68	0.71	0.74	0.77	0.80
48	0.84	0.91	0.99	1.07	1.16	0.71	0.74	0.77	0.80	0.85
49	0.91	0.99	1.07	1.16	1.26	0.74	0.77	0.80	0.85	0.89



Trendsetter[®] Super YRT

Face Amounts of \$1,000,000 or more

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Preferred Plus)					Female (Preferred Plus)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
50	0.99	1.07	1.16	1.26	1.36	0.77	0.80	0.85	0.89	0.94
51	1.07	1.16	1.26	1.36	1.47	0.80	0.85	0.89	0.94	0.98
52	1.16	1.26	1.36	1.47	1.61	0.85	0.89	0.94	0.98	1.06
53	1.26	1.36	1.47	1.61	1.79	0.89	0.94	0.98	1.06	1.16
54	1.36	1.47	1.61	1.79	1.98	0.94	0.98	1.06	1.16	1.28
55	1.47	1.61	1.79	1.98	2.19	0.98	1.06	1.16	1.28	1.40
56	1.61	1.79	1.98	2.19	2.42	1.06	1.16	1.28	1.40	1.54
57	1.79	1.98	2.19	2.42	2.73	1.16	1.28	1.40	1.54	1.69
58	1.98	2.19	2.42	2.73	3.11	1.28	1.40	1.54	1.69	1.85
59	2.19	2.42	2.73	3.11	3.54	1.40	1.54	1.69	1.85	2.03
60	2.42	2.73	3.11	3.54	4.03	1.54	1.69	1.85	2.03	2.22
61	2.73	3.11	3.54	4.03	4.60	1.69	1.85	2.03	2.22	2.44
62	3.11	3.54	4.03	4.60	5.23	1.85	2.03	2.22	2.44	2.78
63	3.54	4.03	4.60	5.23	5.93	2.03	2.22	2.44	2.78	3.23
64	4.03	4.60	5.23	5.93	6.74	2.22	2.44	2.78	3.23	3.75
65	4.60	5.23	5.93	6.74	7.65	2.44	2.78	3.23	3.75	4.37
66	5.23	5.93	6.74	7.65	8.69	2.78	3.23	3.75	4.37	5.08
67	5.93	6.74	7.65	8.69	9.75	3.23	3.75	4.37	5.08	5.81
68	6.74	7.65	8.69	9.75	10.85	3.75	4.37	5.08	5.81	6.60
69	7.65	8.69	9.75	10.85	12.10	4.37	5.08	5.81	6.60	7.48
70	8.69	9.75	10.85	12.10	13.47	5.08	5.81	6.60	7.48	8.49
71	9.75	10.85	12.10	13.47	15.01	5.81	6.60	7.48	8.49	9.63
72	10.85	12.10	13.47	15.01	18.12	6.60	7.48	8.49	9.63	10.93
73	12.10	13.47	15.01	18.12	22.76	7.48	8.49	9.63	10.93	12.38
74	13.47	15.01	18.12	22.76	28.60	8.49	9.63	10.93	12.38	14.03
75	15.01	18.12	22.76	28.60	35.93	9.63	10.93	12.38	14.03	15.90
76	18.12	22.76	28.60	35.93	45.14	10.93	12.38	14.03	15.90	18.03
77	22.76	28.60	35.93	45.14	55.29	12.38	14.03	15.90	18.03	22.21
78	28.60	35.93	45.14	55.29	65.66	14.03	15.90	18.03	22.21	27.69
79	35.93	45.14	55.29	65.66	77.97	15.90	18.03	22.21	27.69	34.90
80	45.14	55.29	65.66	77.97	92.57	18.03	22.21	27.69	34.90	43.90



Trendsetter® Super YRT

Face Amounts of \$1,000,000 or more

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Preferred Nonsmoker)					Female (Preferred Nonsmoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
19	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
20	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
21	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
22	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
23	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
24	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
25	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
26	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
27	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
28	0.53	0.53	0.53	0.53	0.53	0.48	0.48	0.48	0.48	0.48
29	0.53	0.53	0.53	0.53	0.54	0.48	0.48	0.48	0.48	0.49
30	0.53	0.53	0.53	0.54	0.54	0.48	0.48	0.48	0.49	0.49
31	0.53	0.53	0.54	0.54	0.54	0.48	0.48	0.49	0.49	0.49
32	0.53	0.54	0.54	0.54	0.56	0.48	0.49	0.49	0.49	0.51
33	0.54	0.54	0.54	0.56	0.59	0.49	0.49	0.49	0.51	0.53
34	0.54	0.54	0.56	0.59	0.63	0.49	0.49	0.51	0.53	0.56
35	0.54	0.56	0.59	0.63	0.66	0.49	0.51	0.53	0.56	0.59
36	0.56	0.59	0.63	0.66	0.70	0.51	0.53	0.56	0.59	0.62
37	0.59	0.63	0.66	0.70	0.72	0.53	0.56	0.59	0.62	0.64
38	0.63	0.66	0.70	0.72	0.73	0.56	0.59	0.62	0.64	0.67
39	0.66	0.70	0.72	0.73	0.75	0.59	0.62	0.64	0.67	0.70
40	0.70	0.72	0.73	0.75	0.76	0.62	0.64	0.67	0.70	0.72
41	0.72	0.73	0.75	0.76	0.77	0.64	0.67	0.70	0.72	0.74
42	0.73	0.75	0.76	0.77	0.79	0.67	0.70	0.72	0.74	0.74
43	0.75	0.76	0.77	0.79	0.85	0.70	0.72	0.74	0.74	0.76
44	0.76	0.77	0.79	0.85	0.93	0.72	0.74	0.74	0.76	0.79
45	0.77	0.79	0.85	0.93	1.01	0.74	0.74	0.76	0.79	0.82
46	0.79	0.85	0.93	1.01	1.10	0.74	0.76	0.79	0.82	0.85
47	0.85	0.93	1.01	1.10	1.19	0.76	0.79	0.82	0.85	0.89
48	0.93	1.01	1.10	1.19	1.29	0.79	0.82	0.85	0.89	0.94
49	1.01	1.10	1.19	1.29	1.40	0.82	0.85	0.89	0.94	0.99



Trendsetter® Super YRT

Face Amounts of \$1,000,000 or more

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Preferred Nonsmoker)					Female (Preferred Nonsmoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
50	1.10	1.19	1.29	1.40	1.51	0.85	0.89	0.94	0.99	1.04
51	1.19	1.29	1.40	1.51	1.63	0.89	0.94	0.99	1.04	1.09
52	1.29	1.40	1.51	1.63	1.79	0.94	0.99	1.04	1.09	1.18
53	1.40	1.51	1.63	1.79	1.99	0.99	1.04	1.09	1.18	1.29
54	1.51	1.63	1.79	1.99	2.20	1.04	1.09	1.18	1.29	1.42
55	1.63	1.79	1.99	2.20	2.43	1.09	1.18	1.29	1.42	1.56
56	1.79	1.99	2.20	2.43	2.69	1.18	1.29	1.42	1.56	1.71
57	1.99	2.20	2.43	2.69	3.03	1.29	1.42	1.56	1.71	1.88
58	2.20	2.43	2.69	3.03	3.45	1.42	1.56	1.71	1.88	2.06
59	2.43	2.69	3.03	3.45	3.93	1.56	1.71	1.88	2.06	2.26
60	2.69	3.03	3.45	3.93	4.48	1.71	1.88	2.06	2.26	2.47
61	3.03	3.45	3.93	4.48	5.11	1.88	2.06	2.26	2.47	2.71
62	3.45	3.93	4.48	5.11	5.81	2.06	2.26	2.47	2.71	3.09
63	3.93	4.48	5.11	5.81	6.59	2.26	2.47	2.71	3.09	3.59
64	4.48	5.11	5.81	6.59	7.49	2.47	2.71	3.09	3.59	4.17
65	5.11	5.81	6.59	7.49	8.50	2.71	3.09	3.59	4.17	4.85
66	5.81	6.59	7.49	8.50	9.65	3.09	3.59	4.17	4.85	5.64
67	6.59	7.49	8.50	9.65	10.83	3.59	4.17	4.85	5.64	6.45
68	7.49	8.50	9.65	10.83	12.06	4.17	4.85	5.64	6.45	7.33
69	8.50	9.65	10.83	12.06	13.44	4.85	5.64	6.45	7.33	8.31
70	9.65	10.83	12.06	13.44	14.97	5.64	6.45	7.33	8.31	9.43
71	10.83	12.06	13.44	14.97	16.68	6.45	7.33	8.31	9.43	10.70
72	12.06	13.44	14.97	16.68	20.13	7.33	8.31	9.43	10.70	12.14
73	13.44	14.97	16.68	20.13	25.29	8.31	9.43	10.70	12.14	13.76
74	14.97	16.68	20.13	25.29	31.78	9.43	10.70	12.14	13.76	15.59
75	16.68	20.13	25.29	31.78	39.92	10.70	12.14	13.76	15.59	17.67
76	20.13	25.29	31.78	39.92	50.15	12.14	13.76	15.59	17.67	20.03
77	25.29	31.78	39.92	50.15	61.43	13.76	15.59	17.67	20.03	24.68
78	31.78	39.92	50.15	61.43	72.95	15.59	17.67	20.03	24.68	30.77
79	39.92	50.15	61.43	72.95	86.63	17.67	20.03	24.68	30.77	38.78
80	50.15	61.43	72.95	86.63	102.86	20.03	24.68	30.77	38.78	48.78



Trendsetter® Super YRT

Face Amounts of \$1,000,000 or more

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Standard Plus)					Female (Standard Plus)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
19	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
20	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
21	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
22	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
23	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
24	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
25	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
26	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
27	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
28	0.62	0.62	0.62	0.62	0.62	0.55	0.55	0.55	0.55	0.55
29	0.62	0.62	0.62	0.62	0.63	0.55	0.55	0.55	0.55	0.56
30	0.62	0.62	0.62	0.63	0.63	0.55	0.55	0.55	0.56	0.56
31	0.62	0.62	0.63	0.63	0.63	0.55	0.55	0.56	0.56	0.56
32	0.62	0.63	0.63	0.63	0.67	0.55	0.56	0.56	0.56	0.58
33	0.63	0.63	0.63	0.67	0.72	0.56	0.56	0.56	0.58	0.61
34	0.63	0.63	0.67	0.72	0.78	0.56	0.56	0.58	0.61	0.64
35	0.63	0.67	0.72	0.78	0.85	0.56	0.58	0.61	0.64	0.67
36	0.67	0.72	0.78	0.85	0.92	0.58	0.61	0.64	0.67	0.71
37	0.72	0.78	0.85	0.92	0.95	0.61	0.64	0.67	0.71	0.74
38	0.78	0.85	0.92	0.95	0.95	0.64	0.67	0.71	0.74	0.76
39	0.85	0.92	0.95	0.95	0.96	0.67	0.71	0.74	0.76	0.79
40	0.92	0.95	0.95	0.96	0.96	0.71	0.74	0.76	0.79	0.82
41	0.95	0.95	0.96	0.96	0.96	0.74	0.76	0.79	0.82	0.84
42	0.95	0.96	0.96	0.96	0.98	0.76	0.79	0.82	0.84	0.84
43	0.96	0.96	0.96	0.98	1.04	0.79	0.82	0.84	0.84	0.86
44	0.96	0.96	0.98	1.04	1.11	0.82	0.84	0.84	0.86	0.89
45	0.96	0.98	1.04	1.11	1.19	0.84	0.84	0.86	0.89	0.93
46	0.98	1.04	1.11	1.19	1.27	0.84	0.86	0.89	0.93	0.96
47	1.04	1.11	1.19	1.27	1.38	0.86	0.89	0.93	0.96	1.02
48	1.11	1.19	1.27	1.38	1.49	0.89	0.93	0.96	1.02	1.10
49	1.19	1.27	1.38	1.49	1.60	0.93	0.96	1.02	1.10	1.18



Trendsetter® Super YRT

Face Amounts of \$1,000,000 or more

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Standard Plus)					Female (Standard Plus)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
50	1.27	1.38	1.49	1.60	1.74	0.96	1.02	1.10	1.18	1.26
51	1.38	1.49	1.60	1.74	1.88	1.02	1.10	1.18	1.26	1.35
52	1.49	1.60	1.74	1.88	2.06	1.10	1.18	1.26	1.35	1.48
53	1.60	1.74	1.88	2.06	2.29	1.18	1.26	1.35	1.48	1.62
54	1.74	1.88	2.06	2.29	2.53	1.26	1.35	1.48	1.62	1.78
55	1.88	2.06	2.29	2.53	2.79	1.35	1.48	1.62	1.78	1.96
56	2.06	2.29	2.53	2.79	3.09	1.48	1.62	1.78	1.96	2.15
57	2.29	2.53	2.79	3.09	3.49	1.62	1.78	1.96	2.15	2.35
58	2.53	2.79	3.09	3.49	3.97	1.78	1.96	2.15	2.35	2.58
59	2.79	3.09	3.49	3.97	4.52	1.96	2.15	2.35	2.58	2.83
60	3.09	3.49	3.97	4.52	5.16	2.15	2.35	2.58	2.83	3.10
61	3.49	3.97	4.52	5.16	5.88	2.35	2.58	2.83	3.10	3.39
62	3.97	4.52	5.16	5.88	6.69	2.58	2.83	3.10	3.39	3.82
63	4.52	5.16	5.88	6.69	7.59	2.83	3.10	3.39	3.82	4.37
64	5.16	5.88	6.69	7.59	8.62	3.10	3.39	3.82	4.37	5.00
65	5.88	6.69	7.59	8.62	9.78	3.39	3.82	4.37	5.00	5.71
66	6.69	7.59	8.62	9.78	11.10	3.82	4.37	5.00	5.71	6.53
67	7.59	8.62	9.78	11.10	12.45	4.37	5.00	5.71	6.53	7.43
68	8.62	9.78	11.10	12.45	13.88	5.00	5.71	6.53	7.43	8.43
69	9.78	11.10	12.45	13.88	15.46	5.71	6.53	7.43	8.43	9.56
70	11.10	12.45	13.88	15.46	17.22	6.53	7.43	8.43	9.56	10.85
71	12.45	13.88	15.46	17.22	19.19	7.43	8.43	9.56	10.85	12.31
72	13.88	15.46	17.22	19.19	23.16	8.43	9.56	10.85	12.31	13.87
73	15.46	17.22	19.19	23.16	29.10	9.56	10.85	12.31	13.87	15.59
74	17.22	19.19	23.16	29.10	36.55	10.85	12.31	13.87	15.59	17.51
75	19.19	23.16	29.10	36.55	45.92	12.31	13.87	15.59	17.51	19.67
76	23.16	29.10	36.55	45.92	57.68	13.87	15.59	17.51	19.67	22.10
77	29.10	36.55	45.92	57.68	70.65	15.59	17.51	19.67	22.10	27.15
78	36.55	45.92	57.68	70.65	83.90	17.51	19.67	22.10	27.15	33.85
79	45.92	57.68	70.65	83.90	99.62	19.67	22.10	27.15	33.85	42.66
80	57.68	70.65	83.90	99.62	118.28	22.10	27.15	33.85	42.66	53.66



Trendsetter® Super YRT

Face Amounts of \$1,000,000 or more

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Standard Nonsmoker)					Female (Standard Nonsmoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
19	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
20	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
21	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
22	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
23	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
24	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
25	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
26	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
27	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.78
28	0.88	0.88	0.88	0.88	0.88	0.78	0.78	0.78	0.78	0.79
29	0.88	0.88	0.88	0.88	0.89	0.78	0.78	0.78	0.79	0.79
30	0.88	0.88	0.88	0.89	0.89	0.78	0.78	0.79	0.79	0.80
31	0.88	0.88	0.89	0.89	0.89	0.78	0.79	0.79	0.80	0.80
32	0.88	0.89	0.89	0.89	0.95	0.79	0.79	0.80	0.80	0.83
33	0.89	0.89	0.89	0.95	1.03	0.79	0.80	0.80	0.83	0.88
34	0.89	0.89	0.95	1.03	1.11	0.80	0.80	0.83	0.88	0.92
35	0.89	0.95	1.03	1.11	1.20	0.80	0.83	0.88	0.92	0.97
36	0.95	1.03	1.11	1.20	1.31	0.83	0.88	0.92	0.97	1.02
37	1.03	1.11	1.20	1.31	1.35	0.88	0.92	0.97	1.02	1.06
38	1.11	1.20	1.31	1.35	1.36	0.92	0.97	1.02	1.06	1.10
39	1.20	1.31	1.35	1.36	1.37	0.97	1.02	1.06	1.10	1.14
40	1.31	1.35	1.36	1.37	1.38	1.02	1.06	1.10	1.14	1.18
41	1.35	1.36	1.37	1.38	1.38	1.06	1.10	1.14	1.18	1.21
42	1.36	1.37	1.38	1.38	1.42	1.10	1.14	1.18	1.21	1.22
43	1.37	1.38	1.38	1.42	1.49	1.14	1.18	1.21	1.22	1.26
44	1.38	1.38	1.42	1.49	1.59	1.18	1.21	1.22	1.26	1.30
45	1.38	1.42	1.49	1.59	1.70	1.21	1.22	1.26	1.30	1.35
46	1.42	1.49	1.59	1.70	1.81	1.22	1.26	1.30	1.35	1.40
47	1.49	1.59	1.70	1.81	1.95	1.26	1.30	1.35	1.40	1.48
48	1.59	1.70	1.81	1.95	2.10	1.30	1.35	1.40	1.48	1.59
49	1.70	1.81	1.95	2.10	2.27	1.35	1.40	1.48	1.59	1.70



Trendsetter[®] Super YRT

Face Amounts of \$1,000,000 or more

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Standard Nonsmoker)					Female (Standard Nonsmoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
50	1.81	1.95	2.10	2.27	2.45	1.40	1.48	1.59	1.70	1.82
51	1.95	2.10	2.27	2.45	2.64	1.48	1.59	1.70	1.82	1.95
52	2.10	2.27	2.45	2.64	2.90	1.59	1.70	1.82	1.95	2.13
53	2.27	2.45	2.64	2.90	3.21	1.70	1.82	1.95	2.13	2.34
54	2.45	2.64	2.90	3.21	3.55	1.82	1.95	2.13	2.34	2.57
55	2.64	2.90	3.21	3.55	3.93	1.95	2.13	2.34	2.57	2.82
56	2.90	3.21	3.55	3.93	4.35	2.13	2.34	2.57	2.82	3.10
57	3.21	3.55	3.93	4.35	4.85	2.34	2.57	2.82	3.10	3.35
58	3.55	3.93	4.35	4.85	5.44	2.57	2.82	3.10	3.35	3.60
59	3.93	4.35	4.85	5.44	6.11	2.82	3.10	3.35	3.60	3.87
60	4.35	4.85	5.44	6.11	6.86	3.10	3.35	3.60	3.87	4.15
61	4.85	5.44	6.11	6.86	7.69	3.35	3.60	3.87	4.15	4.46
62	5.44	6.11	6.86	7.69	8.70	3.60	3.87	4.15	4.46	4.99
63	6.11	6.86	7.69	8.70	9.88	3.87	4.15	4.46	4.99	5.70
64	6.86	7.69	8.70	9.88	11.22	4.15	4.46	4.99	5.70	6.52
65	7.69	8.70	9.88	11.22	12.73	4.46	4.99	5.70	6.52	7.45
66	8.70	9.88	11.22	12.73	14.45	4.99	5.70	6.52	7.45	8.50
67	9.88	11.22	12.73	14.45	16.20	5.70	6.52	7.45	8.50	9.57
68	11.22	12.73	14.45	16.20	18.05	6.52	7.45	8.50	9.57	10.69
69	12.73	14.45	16.20	18.05	20.11	7.45	8.50	9.57	10.69	11.93
70	14.45	16.20	18.05	20.11	22.40	8.50	9.57	10.69	11.93	13.32
71	16.20	18.05	20.11	22.40	24.96	9.57	10.69	11.93	13.32	14.87
72	18.05	20.11	22.40	24.96	30.12	10.69	11.93	13.32	14.87	16.66
73	20.11	22.40	24.96	30.12	37.84	11.93	13.32	14.87	16.66	18.72
74	22.40	24.96	30.12	37.84	47.53	13.32	14.87	16.66	18.72	21.03
75	24.96	30.12	37.84	47.53	59.71	14.87	16.66	18.72	21.03	23.62
76	30.12	37.84	47.53	59.71	74.99	16.66	18.72	21.03	23.62	26.53
77	37.84	47.53	59.71	74.99	91.85	18.72	21.03	23.62	26.53	32.61
78	47.53	59.71	74.99	91.85	109.08	21.03	23.62	26.53	32.61	40.92
79	59.71	74.99	91.85	109.08	129.52	23.62	26.53	32.61	40.92	51.34
80	74.99	91.85	109.08	129.52	153.77	26.53	32.61	40.92	51.34	64.43



Trendsetter[®] Super YRT

Face Amounts of \$1,000,000 or more

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Preferred Smoker)					Female (Preferred Smoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
18	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
19	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
20	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
21	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
22	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
23	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
24	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
25	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
26	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
27	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
28	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38	1.38
29	1.55	1.55	1.55	1.55	1.57	1.38	1.38	1.38	1.38	1.39
30	1.55	1.55	1.55	1.57	1.58	1.38	1.38	1.38	1.39	1.40
31	1.55	1.55	1.57	1.58	1.58	1.38	1.38	1.39	1.40	1.40
32	1.55	1.57	1.58	1.58	1.66	1.38	1.39	1.40	1.40	1.46
33	1.57	1.58	1.58	1.66	1.81	1.39	1.40	1.40	1.46	1.53
34	1.58	1.58	1.66	1.81	1.96	1.40	1.40	1.46	1.53	1.61
35	1.58	1.66	1.81	1.96	2.13	1.40	1.46	1.53	1.61	1.68
36	1.66	1.81	1.96	2.13	2.30	1.46	1.53	1.61	1.68	1.77
37	1.81	1.96	2.13	2.30	2.37	1.53	1.61	1.68	1.77	1.86
38	1.96	2.13	2.30	2.37	2.38	1.61	1.68	1.77	1.86	1.92
39	2.13	2.30	2.37	2.38	2.39	1.68	1.77	1.86	1.92	1.98
40	2.30	2.37	2.38	2.39	2.40	1.77	1.86	1.92	1.98	2.06
41	2.37	2.38	2.39	2.40	2.41	1.86	1.92	1.98	2.06	2.12
42	2.38	2.39	2.40	2.41	2.51	1.92	1.98	2.06	2.12	2.17
43	2.39	2.40	2.41	2.51	2.68	1.98	2.06	2.12	2.17	2.23
44	2.40	2.41	2.51	2.68	2.85	2.06	2.12	2.17	2.23	2.31
45	2.41	2.51	2.68	2.85	3.04	2.12	2.17	2.23	2.31	2.40
46	2.51	2.68	2.85	3.04	3.26	2.17	2.23	2.31	2.40	2.48
47	2.68	2.85	3.04	3.26	3.52	2.23	2.31	2.40	2.48	2.63
48	2.85	3.04	3.26	3.52	3.80	2.31	2.40	2.48	2.63	2.82
49	3.04	3.26	3.52	3.80	4.09	2.40	2.48	2.63	2.82	3.02



Trendsetter[®] Super YRT

Face Amounts of \$1,000,000 or more

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Preferred Smoker)					Female (Preferred Smoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
50	3.26	3.52	3.80	4.09	4.43	2.48	2.63	2.82	3.02	3.23
51	3.52	3.80	4.09	4.43	4.78	2.63	2.82	3.02	3.23	3.46
52	3.80	4.09	4.43	4.78	5.24	2.82	3.02	3.23	3.46	3.77
53	4.09	4.43	4.78	5.24	5.79	3.02	3.23	3.46	3.77	4.13
54	4.43	4.78	5.24	5.79	6.40	3.23	3.46	3.77	4.13	4.54
55	4.78	5.24	5.79	6.40	7.06	3.46	3.77	4.13	4.54	4.98
56	5.24	5.79	6.40	7.06	7.81	3.77	4.13	4.54	4.98	5.46
57	5.79	6.40	7.06	7.81	8.80	4.13	4.54	4.98	5.46	5.96
58	6.40	7.06	7.81	8.80	10.01	4.54	4.98	5.46	5.96	6.53
59	7.06	7.81	8.80	10.01	11.39	4.98	5.46	5.96	6.53	7.14
60	7.81	8.80	10.01	11.39	12.97	5.46	5.96	6.53	7.14	7.82
61	8.80	10.01	11.39	12.97	14.78	5.96	6.53	7.14	7.82	8.56
62	10.01	11.39	12.97	14.78	16.79	6.53	7.14	7.82	8.56	9.63
63	11.39	12.97	14.78	16.79	19.05	7.14	7.82	8.56	9.63	11.01
64	12.97	14.78	16.79	19.05	21.62	7.82	8.56	9.63	11.01	12.58
65	14.78	16.79	19.05	21.62	24.54	8.56	9.63	11.01	12.58	14.36
66	16.79	19.05	21.62	24.54	27.84	9.63	11.01	12.58	14.36	16.39
67	19.05	21.62	24.54	27.84	31.21	11.01	12.58	14.36	16.39	18.64
68	21.62	24.54	27.84	31.21	34.76	12.58	14.36	16.39	18.64	21.14
69	24.54	27.84	31.21	34.76	38.73	14.36	16.39	18.64	21.14	23.99
70	27.84	31.21	34.76	38.73	43.14	16.39	18.64	21.14	23.99	27.19
71	31.21	34.76	38.73	43.14	48.06	18.64	21.14	23.99	27.19	30.84
72	34.76	38.73	43.14	48.06	57.98	21.14	23.99	27.19	30.84	34.76
73	38.73	43.14	48.06	57.98	72.82	23.99	27.19	30.84	34.76	39.05
74	43.14	48.06	57.98	72.82	91.46	27.19	30.84	34.76	39.05	43.86
75	48.06	57.98	72.82	91.46	114.87	30.84	34.76	39.05	43.86	49.26
76	57.98	72.82	91.46	114.87	144.27	34.76	39.05	43.86	49.26	55.33
77	72.82	91.46	114.87	144.27	169.65	39.05	43.86	49.26	55.33	77.26
78	91.46	114.87	144.27	169.65	186.64	43.86	49.26	55.33	77.26	105.20
79	114.87	144.27	169.65	186.64	211.24	49.26	55.33	77.26	105.20	133.14
80	144.27	169.65	186.64	211.24	240.67	55.33	77.26	105.20	133.14	161.08



Trendsetter® Super YRT

Face Amounts of \$1,000,000 or more

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Standard Smoker)					Female (Standard Smoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
18	2.20	2.20	2.20	2.20	2.20	1.91	1.91	1.91	1.91	1.91
19	2.20	2.20	2.20	2.20	2.20	1.91	1.91	1.91	1.91	1.91
20	2.20	2.20	2.20	2.20	2.20	1.91	1.91	1.91	1.91	1.95
21	2.20	2.20	2.20	2.20	2.20	1.91	1.91	1.91	1.95	1.95
22	2.20	2.20	2.20	2.20	2.20	1.91	1.91	1.95	1.95	1.95
23	2.20	2.20	2.20	2.20	2.20	1.91	1.95	1.95	1.95	1.95
24	2.20	2.20	2.20	2.20	2.20	1.95	1.95	1.95	1.95	1.95
25	2.20	2.20	2.20	2.20	2.20	1.95	1.95	1.95	1.95	1.95
26	2.20	2.20	2.20	2.20	2.20	1.95	1.95	1.95	1.95	1.95
27	2.20	2.20	2.20	2.20	2.20	1.95	1.95	1.95	1.95	1.95
28	2.20	2.20	2.20	2.20	2.20	1.95	1.95	1.95	1.95	1.97
29	2.20	2.20	2.20	2.20	2.22	1.95	1.95	1.95	1.97	1.98
30	2.20	2.20	2.20	2.22	2.23	1.95	1.95	1.97	1.98	1.99
31	2.20	2.20	2.22	2.23	2.23	1.95	1.97	1.98	1.99	2.00
32	2.20	2.22	2.23	2.23	2.37	1.97	1.98	1.99	2.00	2.07
33	2.22	2.23	2.23	2.37	2.57	1.98	1.99	2.00	2.07	2.19
34	2.23	2.23	2.37	2.57	2.78	1.99	2.00	2.07	2.19	2.30
35	2.23	2.37	2.57	2.78	3.01	2.00	2.07	2.19	2.30	2.41
36	2.37	2.57	2.78	3.01	3.27	2.07	2.19	2.30	2.41	2.54
37	2.57	2.78	3.01	3.27	3.37	2.19	2.30	2.41	2.54	2.65
38	2.78	3.01	3.27	3.37	3.39	2.30	2.41	2.54	2.65	2.75
39	3.01	3.27	3.37	3.39	3.42	2.41	2.54	2.65	2.75	2.85
40	3.27	3.37	3.39	3.42	3.44	2.54	2.65	2.75	2.85	2.95
41	3.37	3.39	3.42	3.44	3.46	2.65	2.75	2.85	2.95	3.04
42	3.39	3.42	3.44	3.46	3.60	2.75	2.85	2.95	3.04	3.11
43	3.42	3.44	3.46	3.60	3.81	2.85	2.95	3.04	3.11	3.21
44	3.44	3.46	3.60	3.81	4.06	2.95	3.04	3.11	3.21	3.32
45	3.46	3.60	3.81	4.06	4.32	3.04	3.11	3.21	3.32	3.44
46	3.60	3.81	4.06	4.32	4.60	3.11	3.21	3.32	3.44	3.56
47	3.81	4.06	4.32	4.60	4.94	3.21	3.32	3.44	3.56	3.78
48	4.06	4.32	4.60	4.94	5.33	3.32	3.44	3.56	3.78	4.05
49	4.32	4.60	4.94	5.33	5.75	3.44	3.56	3.78	4.05	4.32



Trendsetter[®] Super YRT

Face Amounts of \$1,000,000 or more

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee \$70

Issue Age	Male (Standard Smoker)					Female (Standard Smoker)				
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1	Year 2	Year 3	Year 4	Year 5
50	4.60	4.94	5.33	5.75	6.20	3.56	3.78	4.05	4.32	4.63
51	4.94	5.33	5.75	6.20	6.68	3.78	4.05	4.32	4.63	4.95
52	5.33	5.75	6.20	6.68	7.33	4.05	4.32	4.63	4.95	5.40
53	5.75	6.20	6.68	7.33	8.09	4.32	4.63	4.95	5.40	5.92
54	6.20	6.68	7.33	8.09	8.95	4.63	4.95	5.40	5.92	6.50
55	6.68	7.33	8.09	8.95	9.90	4.95	5.40	5.92	6.50	7.13
56	7.33	8.09	8.95	9.90	10.95	5.40	5.92	6.50	7.13	7.82
57	8.09	8.95	9.90	10.95	12.21	5.92	6.50	7.13	7.82	8.46
58	8.95	9.90	10.95	12.21	13.68	6.50	7.13	7.82	8.46	9.07
59	9.90	10.95	12.21	13.68	15.34	7.13	7.82	8.46	9.07	9.74
60	10.95	12.21	13.68	15.34	17.22	7.82	8.46	9.07	9.74	10.46
61	12.21	13.68	15.34	17.22	19.31	8.46	9.07	9.74	10.46	11.23
62	13.68	15.34	17.22	19.31	21.83	9.07	9.74	10.46	11.23	12.54
63	15.34	17.22	19.31	21.83	24.78	9.74	10.46	11.23	12.54	14.33
64	17.22	19.31	21.83	24.78	28.12	10.46	11.23	12.54	14.33	16.37
65	19.31	21.83	24.78	28.12	31.90	11.23	12.54	14.33	16.37	18.69
66	21.83	24.78	28.12	31.90	36.19	12.54	14.33	16.37	18.69	21.34
67	24.78	28.12	31.90	36.19	40.58	14.33	16.37	18.69	21.34	24.01
68	28.12	31.90	36.19	40.58	45.20	16.37	18.69	21.34	24.01	26.79
69	31.90	36.19	40.58	45.20	50.34	18.69	21.34	24.01	26.79	29.89
70	36.19	40.58	45.20	50.34	56.09	21.34	24.01	26.79	29.89	33.37
71	40.58	45.20	50.34	56.09	62.49	24.01	26.79	29.89	33.37	37.24
72	45.20	50.34	56.09	62.49	75.37	26.79	29.89	33.37	37.24	41.74
73	50.34	56.09	62.49	75.37	94.66	29.89	33.37	37.24	41.74	46.87
74	56.09	62.49	75.37	94.66	118.91	33.37	37.24	41.74	46.87	52.64
75	62.49	75.37	94.66	118.91	149.34	37.24	41.74	46.87	52.64	59.12
76	75.37	94.66	118.91	149.34	187.56	41.74	46.87	52.64	59.12	66.40
77	94.66	118.91	149.34	187.56	224.14	46.87	52.64	59.12	66.40	95.26
78	118.91	149.34	187.56	224.14	242.63	52.64	59.12	66.40	95.26	132.41
79	149.34	187.56	224.14	242.63	278.35	59.12	66.40	95.26	132.41	169.56
80	187.56	224.14	242.63	278.35	307.55	66.40	95.26	132.41	169.56	206.71



Trendsetter® Super YRT

Guaranteed Annual Premium per \$1,000 Annually Increasing
Annual Policy Fee \$70

Issue Age	Unisex/Unismoker				
	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.39	2.20	2.20	2.20	2.20
19	0.39	2.20	2.20	2.20	2.20
20	0.39	2.20	2.20	2.20	2.20
21	0.39	2.20	2.20	2.20	2.20
22	0.39	2.20	2.20	2.20	2.20
23	0.39	2.20	2.20	2.20	2.20
24	0.39	2.20	2.20	2.20	2.20
25	0.39	2.20	2.20	2.20	2.20
26	0.39	2.20	2.20	2.20	2.20
27	0.39	2.20	2.20	2.20	2.20
28	0.39	2.20	2.20	2.20	2.20
29	0.39	2.20	2.20	2.20	2.23
30	0.39	2.20	2.20	2.23	2.23
31	0.39	2.20	2.23	2.23	2.23
32	0.39	2.23	2.23	2.23	2.40
33	0.39	2.23	2.23	2.40	2.60
34	0.39	2.23	2.40	2.60	2.82
35	0.39	2.40	2.60	2.82	3.05
36	0.42	2.60	2.82	3.05	3.31
37	0.46	2.82	3.05	3.31	3.38
38	0.50	3.05	3.31	3.38	3.40
39	0.53	3.31	3.38	3.40	3.43
40	0.58	3.38	3.40	3.43	3.45
41	0.58	3.40	3.43	3.45	3.48
42	0.59	3.43	3.45	3.48	3.67
43	0.60	3.45	3.48	3.67	3.90
44	0.60	3.48	3.67	3.90	4.14
45	0.61	3.67	3.90	4.14	4.41
46	0.63	3.90	4.14	4.41	4.69
47	0.66	4.14	4.41	4.69	5.04
48	0.70	4.41	4.69	5.04	5.44
49	0.75	4.69	5.04	5.44	5.87

Issue Age	Unisex/Unismoker				
	Year 1	Year 2	Year 3	Year 4	Year 5
50	0.79	5.04	5.44	5.87	6.31
51	0.85	5.44	5.87	6.31	6.81
52	0.92	5.87	6.31	6.81	7.48
53	0.99	6.31	6.81	7.48	8.26
54	1.07	6.81	7.48	8.26	9.14
55	1.15	7.48	8.26	9.14	10.09
56	1.27	8.26	9.14	10.09	11.16
57	1.41	9.14	10.09	11.16	12.46
58	1.56	10.09	11.16	12.46	13.96
59	1.66	11.16	12.46	13.96	15.66
60	1.85	12.46	13.96	15.66	17.56
61	2.07	13.96	15.66	17.56	19.69
62	2.31	15.66	17.56	19.69	22.29
63	2.59	17.56	19.69	22.29	25.29
64	2.90	19.69	22.29	25.29	28.69
65	3.24	22.29	25.29	28.69	32.54
66	3.69	25.29	28.69	32.54	36.92
67	4.20	28.69	32.54	36.92	41.28
68	4.78	32.54	36.92	41.28	45.97
69	5.44	36.92	41.28	45.97	51.20
70	6.19	41.28	45.97	51.20	57.03
71	6.90	45.97	51.20	57.03	63.53
72	7.70	51.20	57.03	63.53	77.91
73	8.58	57.03	63.53	77.91	97.85
74	9.57	63.53	77.91	97.85	122.89
75	10.68	77.91	97.85	122.89	154.34
76	12.70	97.85	122.89	154.34	193.82
77	14.39	122.89	154.34	193.82	224.14
78	16.31	154.34	193.82	224.14	242.63
79	18.49	193.82	224.14	242.63	278.35
80	20.95	224.14	242.63	278.35	307.55



Waiver of Premium

Rates per \$1,000

Issue Age	Male (Nonsmoker)						Female (Nonsmoker)					
	YRT	TS-10	TS-15	TS-20	TS-25	TS-30	YRT	TS-10	TS-15	TS-20	TS-25	TS-30
18	0.08	0.09	0.12	0.13	0.14	0.14	0.10	0.12	0.15	0.15	0.15	0.15
19	0.08	0.09	0.12	0.12	0.14	0.14	0.10	0.12	0.14	0.14	0.15	0.15
20	0.08	0.09	0.11	0.12	0.14	0.14	0.10	0.11	0.14	0.14	0.15	0.15
21	0.08	0.09	0.11	0.12	0.14	0.14	0.10	0.11	0.14	0.14	0.15	0.15
22	0.08	0.08	0.10	0.12	0.14	0.14	0.10	0.11	0.14	0.14	0.15	0.15
23	0.08	0.08	0.10	0.12	0.14	0.14	0.10	0.11	0.14	0.14	0.15	0.15
24	0.08	0.08	0.10	0.12	0.14	0.14	0.10	0.10	0.13	0.14	0.15	0.15
25	0.08	0.08	0.10	0.12	0.14	0.14	0.10	0.10	0.13	0.14	0.15	0.15
26	0.08	0.08	0.10	0.12	0.15	0.15	0.10	0.10	0.13	0.15	0.17	0.17
27	0.08	0.08	0.10	0.12	0.15	0.15	0.10	0.10	0.14	0.16	0.18	0.18
28	0.08	0.08	0.10	0.12	0.16	0.16	0.11	0.11	0.14	0.16	0.19	0.19
29	0.08	0.08	0.10	0.12	0.16	0.16	0.11	0.11	0.15	0.16	0.19	0.19
30	0.08	0.08	0.10	0.12	0.16	0.16	0.12	0.11	0.15	0.17	0.20	0.20
31	0.08	0.08	0.10	0.13	0.17	0.17	0.12	0.11	0.16	0.18	0.21	0.21
32	0.08	0.08	0.10	0.13	0.17	0.17	0.13	0.12	0.17	0.19	0.22	0.22
33	0.08	0.09	0.11	0.14	0.18	0.18	0.13	0.13	0.17	0.20	0.23	0.23
34	0.08	0.09	0.12	0.14	0.18	0.18	0.14	0.13	0.18	0.20	0.24	0.24
35	0.09	0.09	0.12	0.15	0.19	0.19	0.14	0.13	0.19	0.21	0.25	0.25
36	0.09	0.10	0.13	0.16	0.20	0.20	0.16	0.15	0.21	0.23	0.27	0.27
37	0.10	0.11	0.14	0.18	0.22	0.22	0.17	0.16	0.23	0.26	0.31	0.31
38	0.10	0.12	0.15	0.19	0.24	0.25	0.18	0.18	0.24	0.28	0.34	0.34
39	0.11	0.12	0.17	0.21	0.26	0.27	0.20	0.19	0.27	0.31	0.38	0.38
40	0.12	0.14	0.18	0.24	0.29	0.30	0.22	0.22	0.29	0.34	0.41	0.41
41	0.13	0.15	0.19	0.26	0.32	0.33	0.24	0.24	0.31	0.37	0.45	0.46
42	0.14	0.17	0.20	0.29	0.35	0.36	0.26	0.27	0.34	0.40	0.51	0.53
43	0.14	0.19	0.22	0.32	0.38	0.40	0.28	0.31	0.36	0.44	0.54	0.56
44	0.15	0.21	0.23	0.35	0.42	0.44	0.30	0.34	0.38	0.47	0.60	0.63
45	0.17	0.23	0.25	0.39	0.47	0.49	0.33	0.38	0.41	0.52	0.67	0.70
46	0.21	0.28	0.31	0.47	0.56	0.59	0.38	0.42	0.47	0.59	0.75	0.80
47	0.26	0.34	0.38	0.56	0.67	0.71	0.45	0.47	0.52	0.68	0.87	0.91
48	0.32	0.40	0.47	0.68	0.81	0.87	0.52	0.53	0.60	0.76	0.98	1.03
49	0.40	0.49	0.57	0.81	0.96	1.04	0.61	0.59	0.67	0.87	1.12	1.18
50	0.50	0.58	0.68	0.96	1.14	1.23	0.71	0.66	0.76	0.98	1.25	1.32
51	0.62	0.71	0.83	1.15	1.39	1.52	0.83	0.76	0.89	1.12	1.42	1.56
52	0.78	0.85	1.00	1.39	1.70	1.83	0.96	0.87	1.03	1.28	1.62	1.76
53	0.97	1.02	1.22	1.67	2.08	2.21	1.12	0.99	1.20	1.47	1.85	2.01
54	1.21	1.22	1.46	2.02	2.50	2.64	1.30	1.14	1.38	1.67	2.09	2.27
55	1.50	1.44	1.74	2.40	2.95	3.16	1.52	1.30	1.57	1.91	2.33	2.57



Issue Age	Male (Nonsmoker)						Female (Nonsmoker)					
	YRT	TS-10	TS-15	TS-20	TS-25	TS-30	YRT	TS-10	TS-15	TS-20	TS-25	TS-30
56	1.62	NA	NA	NA	NA	NA	1.60	NA	NA	NA	NA	NA
57	1.74	NA	NA	NA	NA	NA	1.68	NA	NA	NA	NA	NA
58	1.79	NA	NA	NA	NA	NA	1.72	NA	NA	NA	NA	NA
59	1.90	NA	NA	NA	NA	NA	1.74	NA	NA	NA	NA	NA
60	2.06	NA	NA	NA	NA	NA	1.77	NA	NA	NA	NA	NA
61	2.27	NA	NA	NA	NA	NA	1.81	NA	NA	NA	NA	NA



Waiver of Premium

Rates per \$1,000

Issue Age	Male (Smoker)						Female (Smoker)					
	YRT	TS-10	TS-15	TS-20	TS-25	TS-30	YRT	TS-10	TS-15	TS-20	TS-25	TS-30
18	0.11	0.12	0.17	0.18	0.20	0.21	0.12	0.16	0.20	0.21	0.24	0.26
19	0.11	0.11	0.14	0.18	0.20	0.21	0.12	0.15	0.20	0.21	0.24	0.26
20	0.11	0.11	0.14	0.18	0.20	0.21	0.12	0.13	0.20	0.21	0.24	0.26
21	0.11	0.11	0.14	0.18	0.21	0.22	0.12	0.13	0.20	0.21	0.24	0.26
22	0.11	0.11	0.15	0.18	0.21	0.22	0.12	0.13	0.20	0.21	0.25	0.27
23	0.11	0.11	0.15	0.18	0.21	0.22	0.12	0.13	0.20	0.21	0.25	0.27
24	0.11	0.11	0.15	0.18	0.21	0.22	0.12	0.13	0.20	0.21	0.25	0.27
25	0.11	0.11	0.16	0.19	0.21	0.23	0.12	0.13	0.20	0.21	0.25	0.28
26	0.11	0.11	0.16	0.19	0.21	0.23	0.13	0.13	0.20	0.22	0.26	0.29
27	0.12	0.11	0.16	0.19	0.22	0.24	0.13	0.14	0.20	0.22	0.26	0.29
28	0.12	0.11	0.17	0.19	0.22	0.24	0.13	0.14	0.21	0.23	0.27	0.31
29	0.12	0.12	0.17	0.19	0.22	0.24	0.14	0.14	0.21	0.23	0.29	0.32
30	0.13	0.12	0.17	0.19	0.22	0.24	0.14	0.14	0.22	0.23	0.29	0.33
31	0.13	0.12	0.17	0.19	0.23	0.26	0.14	0.15	0.23	0.24	0.30	0.34
32	0.13	0.12	0.18	0.19	0.23	0.26	0.15	0.15	0.23	0.24	0.31	0.36
33	0.14	0.12	0.18	0.19	0.23	0.26	0.15	0.16	0.24	0.24	0.31	0.36
34	0.14	0.12	0.18	0.19	0.23	0.27	0.15	0.16	0.24	0.25	0.33	0.37
35	0.14	0.12	0.18	0.20	0.24	0.29	0.16	0.17	0.25	0.25	0.34	0.40
36	0.16	0.13	0.21	0.24	0.29	0.34	0.18	0.19	0.27	0.29	0.39	0.45
37	0.17	0.15	0.24	0.28	0.34	0.39	0.20	0.22	0.31	0.33	0.43	0.51
38	0.19	0.18	0.27	0.34	0.42	0.47	0.23	0.25	0.35	0.38	0.49	0.58
39	0.21	0.21	0.31	0.39	0.48	0.55	0.25	0.28	0.39	0.42	0.55	0.63
40	0.22	0.24	0.35	0.46	0.58	0.66	0.29	0.31	0.44	0.49	0.63	0.73
41	0.25	0.28	0.39	0.54	0.68	0.78	0.33	0.35	0.49	0.55	0.73	0.83
42	0.27	0.33	0.45	0.63	0.80	0.92	0.37	0.39	0.55	0.61	0.82	0.93
43	0.29	0.39	0.52	0.74	0.95	1.09	0.42	0.45	0.62	0.68	0.92	1.05
44	0.32	0.46	0.60	0.87	1.13	1.28	0.47	0.50	0.69	0.77	1.05	1.19
45	0.35	0.54	0.70	1.02	1.34	1.51	0.53	0.58	0.76	0.86	1.18	1.33
46	0.42	0.63	0.83	1.22	1.60	1.73	0.61	0.64	0.86	0.97	1.36	1.49
47	0.51	0.73	0.97	1.44	1.89	2.03	0.71	0.72	0.97	1.11	1.58	1.72
48	0.62	0.84	1.14	1.71	2.23	2.39	0.82	0.79	1.10	1.26	1.82	2.00
49	0.75	0.96	1.33	2.00	2.60	2.81	0.94	0.88	1.25	1.44	2.08	2.29
50	0.91	1.10	1.53	2.34	3.03	3.32	1.09	0.99	1.41	1.64	2.40	2.64
51	1.09	1.27	1.81	2.78	3.62	3.92	1.26	1.15	1.64	1.92	2.80	3.11
52	1.32	1.48	2.14	3.29	4.29	4.63	1.45	1.33	1.89	2.25	3.23	3.58
53	1.60	1.72	2.52	3.85	5.02	5.42	1.68	1.55	2.19	2.62	3.73	4.12
54	1.93	1.98	2.93	4.49	5.86	0.00	1.94	1.77	2.50	3.05	4.31	0.00
55	2.34	2.26	3.41	5.24	6.84	0.00	2.24	1.98	2.79	3.54	4.97	0.00



Issue Age	Male (Smoker)						Female (Smoker)					
	YRT	TS-10	TS-15	TS-20	TS-25	TS-30	YRT	TS-10	TS-15	TS-20	TS-25	TS-30
56	2.51	NA	NA	NA	NA	NA	2.34	NA	NA	NA	NA	NA
57	2.70	NA	NA	NA	NA	NA	2.46	NA	NA	NA	NA	NA
58	2.74	NA	NA	NA	NA	NA	2.50	NA	NA	NA	NA	NA
59	2.89	NA	NA	NA	NA	NA	2.51	NA	NA	NA	NA	NA
60	3.12	NA	NA	NA	NA	NA	2.56	NA	NA	NA	NA	NA
61	3.43	NA	NA	NA	NA	NA	2.61	NA	NA	NA	NA	NA



Accident Indemnity Annual Rates

Per \$1,000 of Face Amount

Issue Age	Rate
18	1.10
19	1.10
20	1.10
21	1.10
22	1.10
23	1.10
24	1.10
25	1.10
26	1.10
27	1.10
28	1.10
29	1.10
30	1.10
31	1.10
32	1.10
33	1.10
34	1.10
35	1.10
36	1.10
37	1.10
38	1.10
39	1.10
40	1.12
41	1.14

Issue Age	Rate
42	1.16
43	1.19
44	1.21
45	1.23
46	1.26
47	1.29
48	1.32
49	1.35
50	1.38
51	1.41
52	1.44
53	1.47
54	1.49
55	1.52
56	1.55
57	1.58
58	1.62
59	1.66
60	1.70
61	1.75
62	1.81
63	1.89
64	1.98
65	2.09

Rates For Children's Insurance Rider (CIR) Per Unit

Per unit (CIR) 5.83



Trendsetter® LB

Quick Facts

Minimum Face Amount—\$25,000

Maximum Face Amount— \$2,000,000

UNDERWRITING CLASSES BY FACE AMOUNT BAND

Band 1 \$25,000–\$99,999	Band 2 \$100,000–\$249,999	Band 3 \$250,000–\$499,999	Band 4 \$500,000–\$2,000,000
Standard Nonsmoker Standard Express Nonsmoker	Preferred Nonsmoker Standard Nonsmoker Standard Express Nonsmoker	Preferred Plus Nonsmoker Preferred Nonsmoker Standard Plus Nonsmoker Standard Nonsmoker	Preferred Plus Nonsmoker Preferred Nonsmoker Standard Plus Nonsmoker Standard Nonsmoker
Standard Smoker Standard Express Smoker	Standard Smoker Standard Express Smoker	Preferred Smoker Standard Smoker	Preferred Smoker Standard Smoker

COMMISSIONABLE POLICY FEES

Band 1: \$60

Band 2–4: \$30

ISSUE AGES (AGE LAST BIRTHDAY) & FACE AMOUNT BANDS

	Band 1 \$25,000–\$99,999	Band 2 \$100,000–\$249,999	Band 3 \$250,000–\$499,999	Band 4 \$500,000–\$2,000,000
10 Year	18–60	18–80	18–80	18–80
15 Year	18–60	18–75 (NS) 18–73 (S)	18–75 (NS) 18–73 (S)	18–75 (NS) 18–73 (S)
20 Year	18–60	18–70 (NS) 18–65 (S)	18–70 (NS) 18–65 (S)	18–70 (NS) 18–65 (S)
25 Year	18–60 (NS) 18–49 (S)	18–63 (NS) 18–57 (S)	18–65 (NS) 18–60 (S)	18–65 (NS) 18–60 (S)
30 Year	18–50 (NS) 18–40 (S)	18–57 (NS) 18–46 (S)	18–58 (NS) 18–53 (S)	18–58 (NS) 18–53 (S)

Note: NS= Nonsmokers, S= Smokers



MODAL FACTORS

Annually PAC & Direct	1.0000
Semi-Annual PAC & Direct	0.5100
Quarterly PAC & Direct	0.2575
Monthly PAC	0.0860
Semi-Monthly (24)**	Monthly times 12 divided by 24, rounded to 2 decimal places.
Bi-Weekly (26)**	Monthly times 12 divided by 26, rounded to 2 decimal places.

**Semi-Monthly and Bi-Weekly is also referred to as Federal Allotment

CONVERSION PRIVILEGE

Conversion to the earlier of the end of the initial level premium period or insured's 70th birthday (75th birthday for Preferred Plus class).

BENEFITS INCLUDED IN THE POLICY AT NO ADDITIONAL PREMIUM COST (WHERE APPROVED)

Terminal Illness Accelerated Death Benefit, Chronic Illness Accelerated Death Benefit, and Critical Illness Accelerated Death Benefit

ADDITIONAL OPTIONAL RIDERS AVAILABLE (WHERE APPROVED)

Accident Indemnity Children's Insurance Rider, Monthly Disability Income Rider, and Waiver of Premium Rider

ILLUSTRATION

Trendsetter LB is declared non-illustratable.



Risk Classes & Abbreviations

Risk Class	Abbreviation
Standard Nonsmoker	SNS
Standard Smoker	SS
Standard Express Nonsmoker	SENS
Standard Express Smoker	SES
Standard Plus Nonsmoker	SP
Preferred Nonsmoker	PNS
Preferred Plus Nonsmoker	PP
Preferred Smoker	PS

Advanced Premium Payments

To calculate the advanced premium payment amount, multiply the annual premium by the appropriate Single Sum Factor. The number of years of advanced premium payments cannot exceed the number of years of the initial level premium period.

Years	Single Sum Factor	Years	Single Sum Factor
1	1.00000	16	12.93794
2	1.97087	17	13.56110
3	2.91347	18	14.16612
4	3.82861	19	14.75351
5	4.71710	20	15.32380
6	5.57971	21	15.87747
7	6.41719	22	16.41502
8	7.23028	23	16.93692
9	8.01969	24	17.44361
10	8.78611	25	17.93554
11	9.53020	26	18.41315
12	10.25262	27	18.87684
13	10.95400	28	19.32703
14	11.63496	29	19.76411
15	12.29607	30	20.18845



Calculating A Premium

Example: 25 year term, Male, Age 45, Standard Nonsmoker

The annual rate per 1,000 (unit) is 4.88 (from page 266).

The desired modal is Monthly PAC and we are calculating for \$100,000 face amount (100 units).

If necessary, round the number to the nearest cent.

BASE PREMIUM CALCULATION:

Base insured units $4.88 \times \text{premium per thousand } 100 = \488.00

$\$488.00 + \text{Annual policy fee } \$30 = \$518.00$

$\$518.00 \times \text{Monthly Modal Factor } 0.0860$

Total Monthly Premium—\$44.548, this would round to a premium of \$44.55

EXAMPLE WITH A RIDER ON THE POLICY

WAIVER OF PREMIUM CALCULATION:

Base insured units $4.88 \times \text{premium per thousand } 100 = \488.00

Waiver of Premium units $0.88 \times \text{premium per thousand } 100 = \88.00

$\$488.00 + \$88.00 = \$576.00$

$\$576.00 + \text{Annual policy fee } \$30 = \$606.00$

$\$606.00 \times \text{Monthly Modal Factor } 0.0860$

Total Monthly Premium—\$52.116, this would round to a premium of \$52.12



Trendsetter[®] LB 10

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
18	1.74	2.68	3.32	4.41	1.15	1.97	1.34	2.96
19	1.65	2.73	3.12	4.49	1.11	1.97	1.32	2.96
20	1.55	2.76	2.91	4.56	1.07	1.97	1.29	2.96
21	1.51	2.77	2.69	4.56	1.07	2.00	1.31	3.00
22	1.46	2.78	2.48	4.56	1.07	2.02	1.34	3.04
23	1.42	2.79	2.26	4.57	1.07	2.05	1.36	3.07
24	1.37	2.80	2.05	4.57	1.07	2.07	1.39	3.11
25	1.33	2.81	1.83	4.57	1.07	2.10	1.41	3.15
26	1.36	2.87	1.87	4.58	1.08	2.15	1.42	3.22
27	1.39	2.92	1.92	4.60	1.09	2.20	1.43	3.29
28	1.43	2.98	1.96	4.61	1.10	2.24	1.45	3.37
29	1.46	3.03	2.01	4.63	1.11	2.29	1.46	3.44
30	1.49	3.09	2.05	4.64	1.12	2.34	1.47	3.51
31	1.55	3.27	2.15	4.91	1.16	2.46	1.55	3.74
32	1.61	3.46	2.26	5.19	1.20	2.58	1.63	3.96
33	1.68	3.64	2.36	5.46	1.23	2.69	1.71	4.19
34	1.74	3.83	2.47	5.74	1.27	2.81	1.79	4.41
35	1.80	4.01	2.57	6.01	1.31	2.93	1.87	4.64
36	1.90	4.31	2.75	7.02	1.40	3.18	2.03	5.27
37	2.00	4.62	2.93	8.03	1.49	3.42	2.19	5.91
38	2.11	4.92	3.11	9.04	1.59	3.67	2.34	6.54
39	2.21	5.23	3.29	10.05	1.68	3.91	2.50	7.18
40	2.31	5.53	3.47	11.06	1.77	4.16	2.66	7.81
41	2.49	6.26	3.73	12.18	1.95	4.71	2.92	8.71
42	2.66	6.98	3.99	13.30	2.12	5.27	3.18	9.61
43	2.84	7.71	4.26	14.41	2.30	5.82	3.45	10.51
44	3.01	8.43	4.52	15.53	2.47	6.38	3.71	11.41
45	3.19	9.16	4.78	16.65	2.65	6.93	3.97	12.31
46	3.49	10.48	5.25	19.12	2.81	7.90	4.22	14.15
47	3.79	11.80	5.72	21.58	2.98	8.88	4.46	15.99
48	4.10	13.11	6.18	24.05	3.14	9.85	4.71	17.83
49	4.40	14.43	6.65	26.51	3.31	10.83	4.95	19.67



Trendsetter® LB 10

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
50	4.70	15.75	7.12	28.98	3.47	11.80	5.20	21.51
51	5.19	17.79	7.92	32.14	3.82	13.40	5.82	23.97
52	5.68	19.84	8.73	35.30	4.17	15.00	6.45	26.43
53	6.16	21.88	9.53	38.45	4.53	16.61	7.07	28.88
54	6.65	23.93	10.34	41.61	4.88	18.21	7.70	31.34
55	7.14	25.97	11.14	44.77	5.23	19.81	8.32	33.80
56	8.03	29.33	12.71	50.52	6.03	22.52	9.76	38.69
57	8.92	32.70	14.27	56.27	6.83	25.23	11.20	43.58
58	9.82	36.06	15.84	62.02	7.64	27.93	12.65	48.47
59	10.71	39.43	17.40	67.77	8.44	30.64	14.09	53.36
60	11.60	42.79	18.97	73.52	9.24	33.35	15.53	58.25



Trendsetter® LB 10

CALIFORNIA ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
18	2.92	3.09	4.31	4.54	1.67	2.31	1.96	3.47
19	2.76	3.14	4.05	4.62	1.62	2.31	1.92	3.47
20	2.60	3.18	3.78	4.69	1.56	2.31	1.88	3.47
21	2.44	3.22	3.52	4.77	1.50	2.31	1.84	3.47
22	2.27	3.26	3.25	4.84	1.44	2.31	1.79	3.47
23	2.11	3.30	2.99	4.92	1.38	2.31	1.75	3.47
24	1.95	3.34	2.72	4.99	1.32	2.31	1.71	3.47
25	1.78	3.38	2.45	5.06	1.26	2.31	1.66	3.47
26	1.77	3.47	2.43	5.19	1.27	2.33	1.67	3.50
27	1.75	3.57	2.40	5.31	1.28	2.35	1.68	3.53
28	1.73	3.67	2.38	5.43	1.28	2.37	1.68	3.55
29	1.71	3.78	2.35	5.55	1.29	2.39	1.69	3.58
30	1.69	3.78	2.32	5.67	1.29	2.40	1.69	3.60
31	1.73	3.78	2.39	5.67	1.31	2.48	1.74	3.72
32	1.76	3.78	2.45	5.67	1.31	2.58	1.77	3.86
33	1.79	3.78	2.51	5.67	1.32	2.66	1.82	3.99
34	1.82	3.78	2.58	5.67	1.33	2.75	1.86	4.12
35	1.89	4.02	2.70	6.02	1.38	2.93	1.97	4.40
36	1.97	4.25	2.84	6.46	1.44	3.12	2.07	4.73
37	2.04	4.47	2.97	6.89	1.50	3.30	2.18	5.04
38	2.12	4.70	3.11	7.35	1.55	3.49	2.27	5.38
39	2.19	4.93	3.25	7.82	1.61	3.68	2.38	5.72
40	2.31	5.31	3.47	8.53	1.78	4.05	2.67	6.34
41	2.47	5.69	3.71	9.22	1.96	4.40	2.93	6.89
42	2.62	6.07	3.93	9.93	2.15	4.77	3.22	7.45
43	2.78	6.45	4.16	10.64	2.33	5.13	3.49	8.00
44	2.92	6.83	4.38	11.36	2.52	5.50	3.77	8.55
45	3.20	7.60	4.79	12.73	2.65	6.04	3.97	9.38
46	3.47	8.55	5.20	14.37	2.79	6.72	4.18	10.47
47	3.74	9.54	5.61	16.06	2.94	7.42	4.40	11.62
48	4.02	10.57	6.02	17.81	3.08	8.13	4.60	12.79
49	4.29	11.63	6.43	19.63	3.21	8.86	4.81	14.00



Trendsetter® LB 10

CALIFORNIA ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
50	4.71	13.36	7.06	22.60	3.47	10.20	5.20	16.17
51	5.14	14.82	7.71	25.12	3.74	11.20	5.60	18.01
52	5.56	16.26	8.34	27.61	3.99	12.15	5.97	19.81
53	5.99	17.70	8.98	30.12	4.25	13.06	6.37	21.62
54	6.41	19.12	9.61	32.60	4.51	13.93	6.76	23.40
55	7.14	21.69	10.71	37.05	4.83	15.46	7.25	26.38
56	7.88	24.33	11.95	41.41	5.31	17.26	8.17	29.59
57	8.63	26.95	13.23	45.71	5.80	19.05	9.15	32.82
58	9.36	29.58	14.52	50.00	6.31	20.85	10.18	36.08
59	10.10	32.22	15.83	54.25	6.84	22.64	11.27	39.37
60	11.32	36.57	17.95	61.37	8.02	25.68	13.48	44.85



Trendsetter® LB 10

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
18	1.10	1.62	2.40	2.63	3.82	0.70	1.03	1.66	1.22	2.49
19	1.08	1.55	2.36	2.52	3.76	0.70	1.00	1.68	1.22	2.51
20	1.05	1.48	2.31	2.40	3.69	0.70	0.97	1.69	1.22	2.53
21	1.01	1.42	2.31	2.24	3.64	0.71	0.96	1.70	1.24	2.54
22	0.97	1.36	2.31	2.09	3.59	0.72	0.95	1.71	1.27	2.56
23	0.93	1.30	2.32	1.93	3.53	0.72	0.93	1.73	1.29	2.57
24	0.89	1.24	2.32	1.78	3.48	0.73	0.92	1.74	1.32	2.59
25	0.85	1.18	2.32	1.62	3.43	0.74	0.91	1.75	1.34	2.60
26	0.85	1.18	2.33	1.61	3.44	0.74	0.93	1.77	1.36	2.63
27	0.85	1.18	2.34	1.60	3.45	0.75	0.94	1.79	1.38	2.65
28	0.84	1.19	2.36	1.59	3.47	0.75	0.96	1.82	1.40	2.68
29	0.84	1.19	2.37	1.58	3.48	0.76	0.97	1.84	1.42	2.70
30	0.84	1.19	2.38	1.57	3.49	0.76	0.99	1.86	1.44	2.73
31	0.86	1.21	2.47	1.63	3.73	0.77	1.00	1.94	1.46	2.91
32	0.88	1.23	2.56	1.69	3.97	0.78	1.02	2.02	1.47	3.09
33	0.89	1.25	2.66	1.74	4.21	0.79	1.03	2.11	1.49	3.26
34	0.91	1.27	2.75	1.80	4.45	0.80	1.05	2.19	1.50	3.44
35	0.93	1.29	2.84	1.86	4.69	0.81	1.06	2.27	1.52	3.62
36	0.98	1.35	3.11	2.01	5.40	0.85	1.12	2.48	1.63	4.11
37	1.03	1.42	3.38	2.17	6.11	0.89	1.18	2.69	1.73	4.60
38	1.07	1.48	3.64	2.32	6.83	0.92	1.23	2.91	1.84	5.10
39	1.12	1.55	3.91	2.48	7.54	0.96	1.29	3.12	1.94	5.59
40	1.17	1.61	4.18	2.63	8.25	1.00	1.35	3.33	2.05	6.08
41	1.23	1.72	4.66	2.81	9.12	1.06	1.44	3.68	2.19	6.75
42	1.29	1.83	5.14	2.99	9.99	1.12	1.53	4.04	2.33	7.42
43	1.36	1.94	5.63	3.17	10.86	1.17	1.61	4.39	2.46	8.08
44	1.42	2.05	6.11	3.35	11.73	1.23	1.70	4.75	2.60	8.75
45	1.48	2.16	6.59	3.53	12.60	1.29	1.79	5.10	2.74	9.42
46	1.65	2.39	7.56	3.97	14.39	1.41	1.97	5.81	3.07	10.78
47	1.82	2.62	8.53	4.41	16.19	1.54	2.16	6.52	3.40	12.14
48	1.98	2.85	9.51	4.86	17.98	1.66	2.34	7.23	3.74	13.51
49	2.15	3.08	10.48	5.30	19.78	1.79	2.53	7.94	4.07	14.87



Trendsetter® LB 10

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
50	2.32	3.31	11.45	5.74	21.57	1.91	2.71	8.65	4.40	16.23
51	2.58	3.71	12.89	6.47	24.03	2.13	3.03	9.70	4.95	18.16
52	2.83	4.11	14.33	7.20	26.49	2.35	3.34	10.76	5.49	20.09
53	3.09	4.51	15.78	7.93	28.94	2.56	3.66	11.81	6.04	22.03
54	3.34	4.91	17.22	8.66	31.40	2.78	3.97	12.87	6.58	23.96
55	3.60	5.31	18.66	9.39	33.86	3.00	4.29	13.92	7.13	25.89
56	4.06	6.09	20.89	10.60	38.18	3.39	4.90	15.68	8.19	29.19
57	4.52	6.86	23.12	11.81	42.50	3.78	5.52	17.43	9.24	32.49
58	4.99	7.64	25.35	13.01	46.83	4.18	6.13	19.19	10.30	35.80
59	5.45	8.41	27.58	14.22	51.15	4.57	6.75	20.94	11.35	39.10
60	5.91	9.19	29.81	15.43	55.47	4.96	7.36	22.70	12.41	42.40
61	6.79	10.47	33.65	17.71	62.45	5.65	8.38	25.78	14.19	47.76
62	7.66	11.75	37.49	19.99	69.42	6.34	9.40	28.86	15.97	53.12
63	8.54	13.02	41.34	22.28	76.40	7.03	10.42	31.93	17.76	58.49
64	9.41	14.30	45.18	24.56	83.37	7.72	11.44	35.01	19.54	63.85
65	10.29	15.58	49.02	26.84	90.35	8.41	12.46	38.09	21.32	69.21
66	11.60	18.04	55.28	31.55	102.94	9.41	14.31	42.56	24.91	77.54
67	12.91	20.50	61.54	36.26	115.53	10.41	16.15	47.03	28.50	85.86
68	14.23	22.96	67.81	40.96	128.13	11.42	18.00	51.51	32.09	94.19
69	15.54	25.42	74.07	45.67	140.72	12.42	19.84	55.98	35.68	102.51
70	16.85	27.88	80.33	50.38	153.31	13.42	21.69	60.45	39.27	110.84
71	19.37	31.11	87.56	55.70	167.66	15.50	24.00	65.99	43.53	118.87
72	21.89	34.34	94.79	61.02	182.02	17.58	26.32	71.53	47.79	126.90
73	24.42	37.56	102.03	66.34	196.37	19.66	28.63	77.07	52.06	134.92
74	26.94	40.79	109.26	71.66	210.73	21.74	30.95	82.61	56.32	142.95
75	29.46	44.02	116.49	76.98	225.08	23.82	33.26	88.15	60.58	150.98
76	35.00	52.47	133.01	89.53	257.99	28.77	40.96	101.40	71.95	172.05
77	40.55	60.93	149.53	102.08	290.90	33.72	48.66	114.65	83.33	193.11
78	46.09	69.38	166.05	114.63	323.81	38.66	56.36	127.91	94.70	214.18
79	51.64	77.84	182.57	127.18	356.72	43.61	64.06	141.16	106.08	235.24
80	57.18	86.29	199.09	139.73	389.63	48.56	71.76	154.41	117.45	256.31



Trendsetter® LB 10

CALIFORNIA ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
18	1.15	2.30	2.57	3.13	3.72	0.80	1.34	1.69	1.58	2.53
19	1.13	2.20	2.52	3.00	3.66	0.80	1.30	1.71	1.58	2.55
20	1.10	2.10	2.47	2.86	3.59	0.80	1.26	1.72	1.58	2.57
21	1.08	1.99	2.42	2.72	3.52	0.79	1.22	1.73	1.57	2.58
22	1.05	1.89	2.36	2.58	3.46	0.79	1.18	1.75	1.57	2.60
23	1.03	1.78	2.31	2.44	3.39	0.78	1.14	1.76	1.56	2.61
24	1.00	1.68	2.26	2.30	3.32	0.78	1.10	1.77	1.56	2.63
25	0.97	1.57	2.20	2.16	3.25	0.77	1.05	1.78	1.55	2.64
26	0.95	1.56	2.24	2.12	3.30	0.77	1.06	1.80	1.56	2.67
27	0.93	1.54	2.28	2.08	3.35	0.77	1.07	1.82	1.56	2.69
28	0.91	1.52	2.31	2.04	3.40	0.76	1.07	1.84	1.57	2.72
29	0.89	1.50	2.35	2.00	3.45	0.76	1.08	1.86	1.57	2.74
30	0.87	1.48	2.38	1.95	3.49	0.75	1.08	1.88	1.57	2.76
31	0.88	1.50	2.44	1.97	3.61	0.77	1.12	1.92	1.61	2.85
32	0.89	1.50	2.49	1.99	3.71	0.77	1.14	1.95	1.63	2.92
33	0.89	1.51	2.55	2.01	3.84	0.77	1.17	2.00	1.68	3.01
34	0.90	1.52	2.59	2.03	3.95	0.77	1.20	2.04	1.72	3.11
35	0.93	1.60	2.76	2.14	4.25	0.80	1.29	2.21	1.85	3.38
36	0.98	1.66	2.96	2.28	4.70	0.84	1.35	2.39	1.94	3.66
37	1.02	1.73	3.17	2.44	5.19	0.87	1.43	2.57	2.05	3.93
38	1.07	1.79	3.38	2.59	5.69	0.91	1.50	2.76	2.14	4.22
39	1.10	1.85	3.59	2.76	6.21	0.93	1.59	2.94	2.26	4.49
40	1.14	1.98	3.98	3.04	7.07	0.99	1.72	3.25	2.44	4.95
41	1.21	2.04	4.37	3.13	7.58	1.05	1.76	3.52	2.53	5.40
42	1.27	2.10	4.75	3.22	8.05	1.12	1.78	3.76	2.60	5.84
43	1.33	2.14	5.14	3.28	8.51	1.18	1.81	4.02	2.68	6.28
44	1.39	2.17	5.52	3.34	8.92	1.25	1.81	4.25	2.73	6.71
45	1.53	2.25	6.28	3.45	9.91	1.34	1.85	4.68	2.83	7.47
46	1.68	2.46	7.00	3.81	11.24	1.42	2.00	5.26	3.08	8.41
47	1.82	2.67	7.75	4.17	12.64	1.51	2.15	5.83	3.32	9.36
48	1.96	2.90	8.48	4.55	14.05	1.60	2.31	6.43	3.59	10.36
49	2.11	3.12	9.22	4.93	15.53	1.69	2.47	7.03	3.86	11.36



Trendsetter® LB 10

CALIFORNIA ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
50	2.30	3.54	10.45	5.63	17.88	1.87	2.76	8.07	4.34	13.09
51	2.50	3.83	11.67	6.11	19.91	2.03	3.00	9.01	4.70	14.63
52	2.71	4.12	12.89	6.59	21.93	2.20	3.23	9.93	5.05	16.16
53	2.90	4.39	14.10	7.04	23.92	2.37	3.45	10.86	5.39	17.70
54	3.10	4.65	15.30	7.50	25.89	2.54	3.66	11.78	5.73	19.23
55	3.47	5.12	17.16	8.29	28.95	2.86	4.08	13.20	6.37	21.60
56	3.85	5.79	19.05	9.22	32.35	3.18	4.54	14.67	7.16	24.01
57	4.22	6.46	20.94	10.15	35.82	3.51	5.01	16.15	7.98	26.46
58	4.60	7.17	22.83	11.10	39.31	3.83	5.46	17.63	8.80	28.90
59	4.98	7.90	24.73	12.06	42.87	4.15	5.92	19.11	9.63	31.34
60	5.84	9.33	27.85	14.06	48.62	4.83	6.87	21.69	11.29	35.62
61	6.71	10.56	31.41	16.29	55.15	5.50	7.91	24.19	13.01	40.51
62	7.58	11.77	35.06	18.57	61.93	6.18	8.98	26.68	14.77	45.57
63	8.45	12.97	38.79	20.95	68.91	6.84	10.07	29.14	16.58	50.76
64	9.31	14.15	42.63	23.39	76.14	7.52	11.18	31.61	18.42	56.13
65	10.38	15.75	47.53	26.63	85.35	8.44	12.60	34.35	20.76	62.16
66	11.44	17.63	52.68	30.24	93.14	9.35	13.90	38.12	23.38	68.48
67	12.51	19.56	57.96	34.02	100.91	10.26	15.21	42.02	26.06	74.98
68	13.57	21.52	63.39	37.92	108.71	11.17	16.53	46.07	28.86	81.66
69	14.64	23.53	68.95	42.00	116.49	12.08	17.85	50.26	31.74	88.53
70	16.33	26.53	74.91	47.94	124.72	13.33	19.85	54.42	35.94	95.29
71	18.02	29.08	78.01	51.85	128.83	14.58	21.92	56.64	39.00	97.46
72	19.73	31.62	80.87	55.60	132.41	15.83	24.02	58.76	41.99	99.28
73	21.42	34.12	83.52	59.14	135.50	17.08	26.12	60.81	44.87	100.81
74	23.11	36.60	85.93	62.52	138.09	18.33	28.26	62.78	47.68	102.01
75	28.70	45.91	107.89	77.26	171.61	22.29	34.00	73.57	56.35	117.07
76	34.81	55.50	128.81	91.02	202.78	27.20	40.85	83.85	67.24	133.12
77	41.11	65.11	148.55	103.98	231.31	32.39	48.05	93.75	78.59	148.49
78	47.57	74.74	167.11	116.17	257.19	37.87	55.59	103.23	90.39	163.14
79	54.22	84.40	184.49	127.58	280.43	43.63	63.49	112.33	102.65	177.08
80	55.01	84.50	184.49	127.58	280.43	45.00	65.25	112.33	104.94	177.08



Trendsetter® LB 10

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.66	0.76	0.90	1.07	1.30	1.72	0.36	0.40	0.56	0.60	1.02	1.27
19	0.64	0.74	0.86	1.04	1.31	1.73	0.36	0.40	0.56	0.60	1.03	1.28
20	0.62	0.70	0.82	1.00	1.31	1.74	0.36	0.40	0.56	0.60	1.03	1.29
21	0.59	0.67	0.79	0.95	1.31	1.75	0.36	0.40	0.56	0.60	1.03	1.30
22	0.56	0.64	0.76	0.91	1.31	1.76	0.36	0.40	0.56	0.60	1.03	1.30
23	0.54	0.62	0.72	0.86	1.32	1.78	0.35	0.39	0.56	0.60	1.04	1.31
24	0.51	0.59	0.69	0.82	1.32	1.79	0.35	0.39	0.56	0.60	1.04	1.31
25	0.48	0.56	0.66	0.77	1.32	1.80	0.35	0.39	0.56	0.60	1.04	1.32
26	0.48	0.56	0.66	0.77	1.33	1.82	0.36	0.40	0.56	0.60	1.05	1.35
27	0.48	0.56	0.66	0.77	1.35	1.84	0.37	0.41	0.56	0.60	1.07	1.38
28	0.49	0.55	0.66	0.76	1.36	1.85	0.37	0.42	0.57	0.61	1.08	1.40
29	0.49	0.55	0.66	0.76	1.38	1.87	0.38	0.43	0.57	0.61	1.10	1.43
30	0.49	0.55	0.66	0.76	1.39	1.89	0.39	0.44	0.57	0.61	1.11	1.46
31	0.50	0.56	0.67	0.78	1.42	1.95	0.40	0.45	0.58	0.63	1.15	1.51
32	0.51	0.58	0.68	0.80	1.46	2.00	0.41	0.46	0.59	0.64	1.19	1.56
33	0.53	0.59	0.69	0.83	1.49	2.06	0.43	0.48	0.59	0.66	1.24	1.62
34	0.54	0.61	0.70	0.85	1.53	2.11	0.44	0.49	0.60	0.67	1.28	1.67
35	0.55	0.62	0.71	0.87	1.56	2.17	0.45	0.50	0.61	0.69	1.32	1.72
36	0.58	0.66	0.76	0.93	1.71	2.38	0.48	0.53	0.65	0.74	1.43	1.87
37	0.61	0.70	0.81	0.99	1.85	2.59	0.50	0.56	0.69	0.79	1.54	2.02
38	0.64	0.74	0.86	1.05	2.00	2.79	0.53	0.60	0.74	0.83	1.65	2.16
39	0.67	0.78	0.91	1.11	2.14	3.00	0.55	0.63	0.78	0.88	1.76	2.31
40	0.70	0.82	0.96	1.17	2.29	3.21	0.58	0.66	0.82	0.93	1.87	2.46
41	0.75	0.87	1.04	1.26	2.56	3.63	0.62	0.71	0.88	1.00	2.07	2.76
42	0.79	0.92	1.13	1.35	2.82	4.05	0.65	0.75	0.94	1.07	2.27	3.07
43	0.84	0.98	1.21	1.43	3.09	4.46	0.69	0.80	1.00	1.15	2.47	3.37
44	0.88	1.03	1.30	1.52	3.35	4.88	0.72	0.84	1.06	1.22	2.67	3.68
45	0.93	1.08	1.38	1.61	3.62	5.30	0.76	0.89	1.12	1.29	2.87	3.98
46	1.04	1.21	1.52	1.80	4.14	6.09	0.84	0.98	1.22	1.43	3.25	4.58
47	1.15	1.35	1.66	1.99	4.67	6.88	0.92	1.07	1.32	1.57	3.62	5.17
48	1.26	1.48	1.81	2.19	5.19	7.68	1.01	1.17	1.42	1.72	4.00	5.77
49	1.37	1.62	1.95	2.38	5.72	8.47	1.09	1.26	1.52	1.86	4.37	6.36



Trendsetter® LB 10

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.48	1.75	2.09	2.57	6.24	9.26	1.17	1.35	1.62	2.00	4.75	6.96
51	1.65	1.96	2.35	2.89	7.06	10.51	1.31	1.53	1.83	2.26	5.39	7.89
52	1.83	2.17	2.60	3.21	7.88	11.76	1.45	1.71	2.04	2.51	6.04	8.83
53	2.00	2.39	2.86	3.53	8.71	13.01	1.60	1.88	2.24	2.77	6.68	9.76
54	2.18	2.60	3.11	3.85	9.53	14.26	1.74	2.06	2.45	3.02	7.33	10.70
55	2.35	2.81	3.37	4.17	10.35	15.51	1.88	2.24	2.66	3.28	7.97	11.63
56	2.67	3.19	3.83	4.73	11.63	17.40	2.15	2.56	3.05	3.75	8.99	13.10
57	2.98	3.58	4.28	5.29	12.91	19.29	2.42	2.89	3.44	4.23	10.01	14.57
58	3.30	3.96	4.74	5.85	14.19	21.19	2.69	3.21	3.83	4.70	11.02	16.04
59	3.61	4.35	5.19	6.41	15.47	23.08	2.96	3.54	4.22	5.18	12.04	17.51
60	3.93	4.73	5.65	6.97	16.75	24.97	3.23	3.86	4.61	5.65	13.06	18.98
61	4.56	5.43	6.48	7.98	18.75	28.24	3.71	4.41	5.26	6.44	14.62	21.58
62	5.20	6.13	7.32	9.00	20.75	31.52	4.20	4.95	5.90	7.23	16.18	24.17
63	5.83	6.82	8.15	10.01	22.74	34.79	4.68	5.50	6.55	8.02	17.74	26.77
64	6.47	7.52	8.99	11.03	24.74	38.07	5.17	6.04	7.19	8.81	19.30	29.36
65	7.10	8.22	9.82	12.04	26.74	41.34	5.65	6.59	7.84	9.60	20.86	31.96
66	8.05	9.36	11.21	13.77	29.63	46.54	6.38	7.44	8.86	10.86	22.94	35.71
67	9.01	10.50	12.60	15.51	32.52	51.74	7.12	8.29	9.89	12.12	25.02	39.46
68	9.96	11.64	13.99	17.24	35.40	56.95	7.85	9.15	10.91	13.39	27.09	43.22
69	10.92	12.78	15.38	18.98	38.29	62.15	8.59	10.00	11.94	14.65	29.17	46.97
70	11.87	13.92	16.77	20.71	41.18	67.35	9.32	10.85	12.96	15.91	31.25	50.72
71	13.82	16.10	19.77	24.04	46.09	73.93	10.95	12.61	14.96	18.23	34.40	55.00
72	15.77	18.28	22.78	27.37	51.00	80.50	12.57	14.37	16.96	20.56	37.55	59.28
73	17.72	20.47	25.78	30.71	55.92	87.08	14.20	16.13	18.97	22.88	40.71	63.55
74	19.67	22.65	28.79	34.04	60.83	93.65	15.82	17.89	20.97	25.21	43.86	67.83
75	21.62	24.83	31.79	37.37	65.74	100.23	17.45	19.65	22.97	27.53	47.01	72.11
76	26.25	29.53	37.42	42.78	75.70	114.51	21.47	23.93	27.49	32.87	53.97	82.95
77	30.89	34.23	43.06	48.20	85.66	128.78	25.50	28.21	32.01	38.22	60.92	93.79
78	35.52	38.92	48.69	53.61	95.61	143.06	29.52	32.49	36.52	43.56	67.88	104.64
79	40.16	43.62	54.33	59.03	105.57	157.33	33.55	36.77	41.04	48.91	74.83	115.48
80	44.79	48.32	59.96	64.44	115.53	171.61	37.57	41.05	45.56	54.25	81.79	126.32



Trendsetter® LB 10

CALIFORNIA ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.74	0.84	0.95	1.17	1.32	1.74	0.43	0.48	0.58	0.62	1.03	1.31
19	0.72	0.81	0.91	1.13	1.33	1.75	0.43	0.48	0.58	0.62	1.04	1.32
20	0.70	0.77	0.87	1.09	1.33	1.76	0.43	0.48	0.58	0.62	1.04	1.33
21	0.68	0.74	0.83	1.04	1.33	1.77	0.43	0.48	0.58	0.62	1.04	1.34
22	0.65	0.70	0.79	1.00	1.33	1.78	0.43	0.48	0.58	0.62	1.04	1.35
23	0.63	0.67	0.75	0.95	1.33	1.79	0.43	0.48	0.58	0.62	1.04	1.36
24	0.61	0.63	0.71	0.91	1.33	1.80	0.43	0.48	0.58	0.62	1.04	1.37
25	0.58	0.59	0.67	0.86	1.33	1.80	0.43	0.47	0.58	0.62	1.04	1.37
26	0.57	0.59	0.67	0.85	1.35	1.82	0.43	0.48	0.59	0.63	1.06	1.39
27	0.56	0.59	0.67	0.83	1.36	1.84	0.43	0.48	0.59	0.63	1.08	1.41
28	0.55	0.59	0.67	0.82	1.37	1.86	0.43	0.48	0.60	0.64	1.10	1.43
29	0.54	0.59	0.67	0.80	1.38	1.88	0.43	0.48	0.60	0.64	1.12	1.45
30	0.53	0.59	0.67	0.78	1.39	1.89	0.43	0.48	0.60	0.64	1.13	1.46
31	0.53	0.59	0.67	0.81	1.40	1.92	0.44	0.49	0.60	0.65	1.17	1.51
32	0.53	0.60	0.68	0.81	1.42	1.95	0.44	0.49	0.60	0.65	1.20	1.54
33	0.53	0.60	0.68	0.83	1.43	1.97	0.45	0.50	0.60	0.66	1.25	1.58
34	0.54	0.61	0.68	0.84	1.44	2.00	0.46	0.50	0.60	0.67	1.29	1.61
35	0.56	0.63	0.73	0.89	1.57	2.18	0.47	0.52	0.63	0.71	1.37	1.73
36	0.58	0.67	0.77	0.95	1.69	2.35	0.50	0.56	0.67	0.76	1.46	1.85
37	0.62	0.71	0.82	1.01	1.81	2.52	0.52	0.59	0.70	0.82	1.54	1.97
38	0.63	0.74	0.87	1.06	1.93	2.69	0.55	0.62	0.73	0.86	1.62	2.10
39	0.66	0.77	0.92	1.12	2.05	2.87	0.56	0.65	0.76	0.92	1.71	2.21
40	0.70	0.82	0.99	1.19	2.27	3.18	0.58	0.69	0.82	0.98	1.87	2.45
41	0.74	0.86	1.07	1.26	2.50	3.47	0.61	0.73	0.89	1.04	2.04	2.70
42	0.76	0.90	1.15	1.32	2.73	3.77	0.62	0.76	0.95	1.09	2.21	2.95
43	0.79	0.93	1.23	1.38	2.95	4.07	0.65	0.80	1.02	1.14	2.38	3.19
44	0.83	0.97	1.30	1.44	3.17	4.37	0.67	0.83	1.08	1.19	2.55	3.43
45	0.91	1.08	1.43	1.58	3.52	4.92	0.73	0.89	1.16	1.29	2.80	3.81
46	0.99	1.18	1.57	1.75	3.87	5.46	0.79	0.96	1.26	1.40	3.05	4.17
47	1.09	1.30	1.70	1.93	4.23	6.00	0.87	1.04	1.34	1.51	3.29	4.55
48	1.17	1.40	1.83	2.10	4.58	6.55	0.93	1.12	1.44	1.62	3.54	4.92
49	1.27	1.52	1.97	2.26	4.93	7.09	1.00	1.19	1.52	1.74	3.80	5.30



Trendsetter® LB 10

CALIFORNIA ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.42	1.70	2.17	2.52	5.58	8.03	1.12	1.33	1.66	1.94	4.28	5.99
51	1.57	1.87	2.37	2.80	6.24	8.96	1.23	1.46	1.81	2.15	4.77	6.81
52	1.73	2.05	2.56	3.06	6.90	9.90	1.36	1.60	1.97	2.35	5.25	7.66
53	1.88	2.23	2.76	3.33	7.55	10.83	1.48	1.74	2.12	2.56	5.75	8.53
54	2.03	2.41	2.96	3.60	8.20	11.76	1.59	1.87	2.26	2.76	6.23	9.43
55	2.28	2.71	3.32	4.06	9.24	13.30	1.80	2.14	2.59	3.13	7.03	10.88
56	2.54	3.02	3.70	4.52	10.31	15.14	2.01	2.39	2.90	3.51	7.83	12.17
57	2.78	3.33	4.07	4.98	11.36	17.05	2.21	2.65	3.23	3.89	8.64	13.46
58	3.03	3.64	4.45	5.44	12.42	19.02	2.42	2.91	3.54	4.27	9.43	14.75
59	3.28	3.94	4.81	5.91	13.47	21.06	2.63	3.17	3.87	4.65	10.23	16.03
60	3.81	4.57	5.54	6.78	15.07	24.03	3.04	3.69	4.48	5.39	11.57	18.12
61	4.33	5.20	6.25	7.65	17.35	27.22	3.45	4.23	5.09	6.14	13.71	20.21
62	4.86	5.83	6.98	8.53	19.75	30.53	3.86	4.75	5.70	6.89	16.03	22.30
63	5.38	6.46	7.69	9.40	22.28	33.96	4.27	5.29	6.31	7.63	18.51	24.39
64	5.91	7.09	8.42	10.28	24.94	37.52	4.68	5.81	6.92	8.38	21.17	26.48
65	6.75	8.04	9.53	11.66	28.41	42.29	5.36	6.49	7.72	9.38	24.26	28.95
66	7.58	8.97	10.65	13.29	30.47	45.82	6.05	7.31	8.70	10.59	25.62	32.23
67	8.42	9.92	11.77	14.97	32.44	49.28	6.73	8.17	9.71	11.83	26.87	35.65
68	9.25	10.85	12.89	16.70	34.31	52.66	7.41	9.04	10.74	13.12	28.02	39.19
69	10.09	11.80	14.00	18.49	36.10	55.96	8.09	9.94	11.80	14.44	29.05	42.87
70	11.49	13.53	16.70	21.77	38.70	59.50	8.99	11.28	13.36	16.32	29.94	46.37
71	12.90	15.26	19.40	24.31	41.26	61.67	9.89	12.24	14.47	17.65	30.84	46.99
72	14.30	17.00	22.09	26.73	43.71	63.57	10.79	13.15	15.53	18.92	31.65	47.43
73	15.70	18.74	24.79	29.07	46.04	65.24	11.68	14.02	16.54	20.13	32.37	47.66
74	17.11	20.47	27.49	31.28	48.25	66.66	12.58	14.86	17.50	21.28	33.00	47.70
75	21.26	25.18	33.98	37.95	60.62	81.10	15.82	18.01	20.90	25.03	40.57	57.12
76	26.05	30.57	40.47	45.21	73.91	97.84	19.85	22.53	25.87	30.67	49.07	68.72
77	31.04	36.19	46.97	52.47	87.18	114.58	24.17	27.41	31.22	36.76	57.59	80.31
78	36.25	42.00	53.46	59.72	100.46	131.33	28.76	32.63	36.94	43.27	66.09	91.90
79	41.67	48.05	59.96	66.98	113.74	148.08	33.63	38.19	43.03	50.21	74.61	103.49
80	42.62	49.05	59.96	66.98	113.74	148.08	34.85	39.79	44.83	52.36	74.61	103.49



Trendsetter® LB 10

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.54	0.64	0.73	0.88	1.19	1.59	0.27	0.32	0.44	0.50	0.89	1.19
19	0.52	0.61	0.70	0.84	1.20	1.60	0.27	0.32	0.44	0.50	0.89	1.20
20	0.50	0.59	0.69	0.84	1.20	1.61	0.27	0.32	0.44	0.50	0.89	1.21
21	0.48	0.56	0.66	0.80	1.20	1.62	0.27	0.32	0.44	0.50	0.89	1.21
22	0.46	0.53	0.63	0.75	1.21	1.62	0.27	0.32	0.44	0.50	0.89	1.22
23	0.43	0.51	0.60	0.71	1.21	1.63	0.27	0.32	0.44	0.50	0.90	1.22
24	0.41	0.48	0.57	0.66	1.22	1.63	0.27	0.32	0.44	0.50	0.90	1.23
25	0.39	0.45	0.54	0.62	1.22	1.64	0.27	0.32	0.44	0.50	0.90	1.23
26	0.39	0.45	0.54	0.62	1.23	1.65	0.28	0.32	0.44	0.50	0.92	1.24
27	0.39	0.45	0.55	0.62	1.25	1.66	0.28	0.33	0.45	0.50	0.93	1.26
28	0.39	0.44	0.55	0.61	1.26	1.67	0.29	0.33	0.45	0.50	0.95	1.27
29	0.39	0.44	0.56	0.61	1.28	1.68	0.29	0.34	0.46	0.50	0.96	1.29
30	0.39	0.44	0.56	0.61	1.29	1.69	0.30	0.34	0.46	0.50	0.98	1.30
31	0.40	0.45	0.57	0.63	1.32	1.76	0.31	0.35	0.47	0.51	1.02	1.35
32	0.41	0.46	0.58	0.65	1.35	1.82	0.32	0.36	0.48	0.52	1.06	1.40
33	0.43	0.48	0.58	0.68	1.39	1.89	0.33	0.38	0.48	0.53	1.10	1.45
34	0.44	0.49	0.59	0.70	1.42	1.95	0.34	0.39	0.49	0.54	1.14	1.50
35	0.45	0.50	0.60	0.72	1.45	2.02	0.35	0.40	0.50	0.55	1.18	1.55
36	0.48	0.54	0.64	0.78	1.59	2.22	0.37	0.43	0.53	0.60	1.28	1.70
37	0.51	0.58	0.68	0.84	1.73	2.42	0.39	0.46	0.57	0.65	1.38	1.85
38	0.54	0.61	0.73	0.89	1.86	2.62	0.42	0.49	0.60	0.69	1.49	2.00
39	0.57	0.65	0.77	0.95	2.00	2.82	0.44	0.52	0.64	0.74	1.59	2.15
40	0.60	0.69	0.81	1.01	2.14	3.02	0.46	0.55	0.67	0.79	1.69	2.30
41	0.64	0.74	0.89	1.10	2.38	3.38	0.49	0.60	0.74	0.87	1.87	2.59
42	0.68	0.80	0.97	1.20	2.62	3.74	0.53	0.65	0.80	0.94	2.05	2.87
43	0.73	0.85	1.04	1.29	2.86	4.09	0.56	0.69	0.87	1.02	2.23	3.16
44	0.77	0.91	1.12	1.39	3.10	4.45	0.60	0.74	0.93	1.09	2.41	3.44
45	0.81	0.96	1.20	1.48	3.34	4.81	0.63	0.79	1.00	1.17	2.59	3.73
46	0.91	1.07	1.33	1.65	3.81	5.53	0.70	0.87	1.10	1.29	2.93	4.24
47	1.00	1.19	1.46	1.82	4.27	6.24	0.78	0.95	1.20	1.41	3.27	4.74
48	1.10	1.30	1.58	1.99	4.74	6.96	0.85	1.02	1.29	1.52	3.60	5.25
49	1.19	1.42	1.71	2.16	5.20	7.67	0.93	1.10	1.39	1.64	3.94	5.75



Trendsetter® LB 10

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.29	1.53	1.84	2.33	5.67	8.39	1.00	1.18	1.49	1.76	4.28	6.26
51	1.45	1.72	2.07	2.61	6.42	9.53	1.13	1.33	1.66	1.98	4.86	7.12
52	1.60	1.91	2.29	2.89	7.17	10.68	1.25	1.49	1.83	2.21	5.45	7.98
53	1.76	2.10	2.52	3.16	7.93	11.82	1.38	1.64	1.99	2.43	6.03	8.85
54	1.91	2.29	2.74	3.44	8.68	12.97	1.50	1.80	2.16	2.66	6.62	9.71
55	2.07	2.48	2.97	3.72	9.43	14.11	1.63	1.95	2.33	2.88	7.20	10.57
56	2.36	2.83	3.39	4.23	10.61	15.87	1.88	2.25	2.68	3.31	8.14	11.92
57	2.65	3.18	3.81	4.74	11.80	17.63	2.13	2.54	3.04	3.75	9.08	13.27
58	2.95	3.53	4.24	5.26	12.98	19.38	2.37	2.84	3.39	4.18	10.02	14.63
59	3.24	3.88	4.66	5.77	14.17	21.14	2.62	3.13	3.75	4.62	10.96	15.98
60	3.53	4.23	5.08	6.28	15.35	22.90	2.87	3.43	4.10	5.05	11.90	17.33
61	4.11	4.88	5.85	7.22	17.19	25.75	3.31	3.93	4.69	5.77	13.34	19.66
62	4.69	5.53	6.61	8.16	19.04	28.60	3.75	4.43	5.29	6.50	14.78	21.99
63	5.26	6.19	7.38	9.10	20.88	31.44	4.18	4.94	5.88	7.22	16.23	24.33
64	5.84	6.84	8.14	10.04	22.73	34.29	4.62	5.44	6.48	7.95	17.67	26.66
65	6.42	7.49	8.91	10.98	24.57	37.14	5.06	5.94	7.07	8.67	19.11	28.99
66	7.33	8.60	10.28	12.63	27.20	41.88	5.75	6.73	8.02	9.84	21.01	32.24
67	8.24	9.71	11.66	14.29	29.84	46.62	6.45	7.53	8.97	11.02	22.90	35.50
68	9.15	10.82	13.03	15.94	32.47	51.36	7.14	8.32	9.92	12.19	24.80	38.75
69	10.06	11.93	14.41	17.60	35.11	56.10	7.84	9.12	10.87	13.37	26.69	42.01
70	10.97	13.04	15.78	19.25	37.74	60.84	8.53	9.91	11.82	14.54	28.59	45.26
71	12.89	15.33	18.82	22.65	42.63	66.59	10.05	11.52	13.65	16.68	31.73	49.45
72	14.81	17.62	21.85	26.05	47.52	72.34	11.57	13.13	15.48	18.82	34.87	53.63
73	16.73	19.90	24.89	29.44	52.40	78.09	13.08	14.75	17.30	20.95	38.02	57.82
74	18.65	22.19	27.92	32.84	57.29	83.84	14.60	16.36	19.13	23.09	41.16	62.00
75	20.57	24.48	30.96	36.24	62.18	89.59	16.12	17.97	20.96	25.23	44.30	66.19
76	24.80	28.46	36.01	41.85	72.80	102.04	19.89	22.01	25.37	30.05	51.36	76.64
77	29.03	32.44	41.07	47.47	83.43	114.49	23.66	26.04	29.77	34.86	58.42	87.09
78	33.26	36.41	46.12	53.08	94.05	126.94	27.42	30.08	34.18	39.68	65.49	97.54
79	37.49	40.39	51.18	58.70	104.68	139.39	31.19	34.11	38.58	44.49	72.55	107.99
80	41.72	44.37	56.23	64.31	115.30	151.84	34.96	38.15	42.99	49.31	79.61	118.44



Trendsetter® LB 10

CALIFORNIA ONLY

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.60	0.70	0.81	1.00	1.24	1.63	0.32	0.35	0.48	0.52	0.94	1.21
19	0.58	0.67	0.78	0.96	1.25	1.64	0.32	0.35	0.48	0.52	0.94	1.22
20	0.56	0.65	0.77	0.96	1.25	1.65	0.32	0.35	0.48	0.52	0.94	1.23
21	0.53	0.61	0.73	0.90	1.25	1.65	0.32	0.35	0.48	0.52	0.94	1.23
22	0.50	0.58	0.68	0.83	1.25	1.66	0.32	0.35	0.48	0.52	0.94	1.24
23	0.48	0.54	0.64	0.77	1.25	1.66	0.32	0.35	0.48	0.52	0.94	1.24
24	0.44	0.51	0.60	0.72	1.25	1.67	0.32	0.35	0.48	0.52	0.94	1.25
25	0.41	0.47	0.56	0.65	1.25	1.67	0.31	0.35	0.48	0.52	0.94	1.25
26	0.41	0.47	0.56	0.65	1.27	1.68	0.32	0.36	0.48	0.52	0.95	1.27
27	0.41	0.47	0.56	0.64	1.28	1.69	0.32	0.36	0.48	0.52	0.96	1.28
28	0.41	0.47	0.56	0.64	1.30	1.69	0.32	0.36	0.48	0.52	0.97	1.29
29	0.41	0.47	0.56	0.63	1.31	1.70	0.32	0.36	0.48	0.52	0.98	1.30
30	0.41	0.47	0.56	0.62	1.32	1.70	0.32	0.36	0.47	0.51	0.98	1.31
31	0.41	0.48	0.56	0.64	1.32	1.73	0.33	0.36	0.48	0.52	1.02	1.34
32	0.41	0.48	0.57	0.67	1.33	1.75	0.33	0.37	0.48	0.53	1.04	1.37
33	0.42	0.49	0.57	0.69	1.33	1.78	0.34	0.38	0.49	0.54	1.07	1.40
34	0.43	0.50	0.57	0.71	1.33	1.81	0.35	0.40	0.49	0.56	1.10	1.43
35	0.44	0.53	0.61	0.77	1.45	2.00	0.36	0.41	0.51	0.59	1.18	1.56
36	0.48	0.57	0.66	0.82	1.58	2.19	0.39	0.43	0.54	0.63	1.28	1.68
37	0.51	0.62	0.69	0.85	1.70	2.37	0.42	0.46	0.56	0.67	1.36	1.81
38	0.54	0.65	0.73	0.89	1.82	2.56	0.44	0.48	0.59	0.70	1.46	1.94
39	0.57	0.69	0.77	0.93	1.95	2.75	0.46	0.51	0.61	0.73	1.54	2.06
40	0.61	0.73	0.83	1.00	2.15	3.03	0.49	0.55	0.68	0.79	1.70	2.31
41	0.65	0.78	0.91	1.09	2.34	3.31	0.51	0.60	0.74	0.87	1.84	2.57
42	0.68	0.81	0.97	1.16	2.54	3.61	0.54	0.65	0.79	0.93	2.00	2.81
43	0.71	0.85	1.05	1.25	2.73	3.89	0.55	0.69	0.86	1.01	2.15	3.06
44	0.74	0.88	1.11	1.33	2.93	4.17	0.58	0.74	0.92	1.08	2.30	3.31
45	0.81	0.97	1.22	1.50	3.26	4.66	0.63	0.80	1.01	1.18	2.55	3.64
46	0.90	1.07	1.35	1.65	3.60	5.14	0.70	0.87	1.10	1.29	2.79	3.96
47	0.97	1.17	1.47	1.82	3.94	5.63	0.76	0.94	1.19	1.38	3.03	4.28
48	1.06	1.27	1.59	1.98	4.27	6.12	0.83	1.01	1.28	1.49	3.27	4.61
49	1.14	1.37	1.71	2.15	4.61	6.60	0.89	1.07	1.37	1.59	3.51	4.93



Trendsetter® LB 10

CALIFORNIA ONLY

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.28	1.54	1.88	2.38	5.21	7.47	0.99	1.19	1.51	1.77	3.95	5.57
51	1.41	1.70	2.06	2.61	5.83	8.34	1.10	1.31	1.63	1.95	4.41	6.23
52	1.55	1.86	2.25	2.84	6.44	9.21	1.21	1.44	1.77	2.13	4.85	6.87
53	1.69	2.02	2.43	3.07	7.06	10.07	1.31	1.55	1.89	2.31	5.30	7.52
54	1.82	2.19	2.61	3.30	7.67	10.94	1.42	1.68	2.03	2.49	5.74	8.15
55	2.06	2.47	2.96	3.73	8.66	12.36	1.61	1.92	2.33	2.84	6.51	9.26
56	2.31	2.76	3.31	4.17	9.64	14.06	1.81	2.16	2.61	3.20	7.28	10.56
57	2.54	3.05	3.66	4.59	10.64	15.80	2.00	2.41	2.90	3.57	8.06	11.90
58	2.78	3.33	4.02	5.02	11.63	17.60	2.20	2.65	3.19	3.93	8.83	13.28
59	3.02	3.62	4.36	5.45	12.62	19.45	2.40	2.89	3.48	4.28	9.60	14.71
60	3.51	4.20	5.04	6.26	14.14	22.22	2.78	3.39	4.06	4.97	10.84	16.94
61	4.01	4.79	5.73	7.08	16.30	25.03	3.16	3.88	4.64	5.67	12.77	18.93
62	4.50	5.37	6.41	7.91	18.59	27.91	3.54	4.37	5.20	6.36	14.83	20.91
63	4.99	5.96	7.09	8.73	21.00	30.86	3.92	4.87	5.78	7.05	17.04	22.90
64	5.49	6.55	7.77	9.55	23.54	33.90	4.30	5.36	6.36	7.74	19.38	24.88
65	6.27	7.44	8.85	10.86	26.87	37.98	4.95	6.01	7.12	8.70	22.13	27.22
66	7.06	8.34	9.92	12.19	28.82	41.41	5.61	6.78	8.05	9.84	23.52	30.34
67	7.84	9.23	10.98	13.50	30.68	44.80	6.25	7.58	9.00	11.02	24.84	33.57
68	8.63	10.14	12.05	14.82	32.44	48.17	6.90	8.40	9.98	12.24	26.06	36.93
69	9.41	11.03	13.12	16.14	34.11	51.51	7.55	9.25	10.99	13.49	27.22	40.42
70	10.79	12.84	15.80	18.80	36.96	55.89	8.37	10.51	12.57	15.26	28.23	43.71
71	12.15	14.64	18.48	21.47	39.78	58.87	9.21	11.41	13.72	16.50	29.07	44.28
72	13.53	16.44	21.15	24.13	42.48	61.59	10.04	12.27	14.81	17.70	29.82	44.68
73	14.89	18.24	23.83	26.79	45.05	64.07	10.88	13.08	15.86	18.83	30.49	44.89
74	16.27	20.05	26.51	29.46	47.51	66.29	11.71	13.87	16.87	19.92	31.07	44.92
75	20.56	24.66	32.45	36.80	59.82	81.03	14.80	16.90	20.24	23.94	38.88	54.66
76	25.20	29.69	38.40	44.14	73.01	97.78	18.65	21.15	24.92	29.40	47.59	66.44
77	29.94	34.86	44.35	51.48	86.21	114.53	22.76	25.72	29.91	35.16	56.32	78.22
78	34.81	40.16	50.29	58.82	99.40	131.28	27.14	30.60	35.20	41.26	65.03	90.00
79	39.79	45.59	56.24	66.15	112.60	148.03	31.77	35.78	40.79	47.69	73.75	101.78
80	40.30	46.21	56.24	66.15	112.60	148.03	32.91	37.21	42.24	49.23	73.75	101.78



Trendsetter® LB 15

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
18	1.77	2.69	3.36	4.42	1.34	2.52	1.63	3.78
19	1.71	2.74	3.20	4.50	1.34	2.53	1.63	3.80
20	1.64	2.78	3.04	4.57	1.32	2.54	1.63	3.81
21	1.60	2.79	2.86	4.57	1.32	2.54	1.65	3.81
22	1.56	2.80	2.69	4.57	1.32	2.55	1.68	3.82
23	1.53	2.82	2.51	4.58	1.33	2.55	1.70	3.82
24	1.49	2.83	2.34	4.58	1.33	2.56	1.73	3.83
25	1.45	2.84	2.16	4.58	1.33	2.56	1.75	3.83
26	1.50	2.90	2.17	4.61	1.35	2.60	1.79	3.89
27	1.55	2.97	2.18	4.64	1.36	2.63	1.83	3.94
28	1.59	3.03	2.18	4.68	1.38	2.67	1.86	4.00
29	1.64	3.10	2.19	4.71	1.39	2.70	1.90	4.05
30	1.69	3.16	2.20	4.74	1.41	2.74	1.94	4.11
31	1.78	3.39	2.37	5.14	1.47	2.88	2.04	4.33
32	1.87	3.63	2.54	5.53	1.53	3.01	2.14	4.54
33	1.97	3.86	2.71	5.93	1.59	3.15	2.23	4.76
34	2.06	4.10	2.88	6.32	1.65	3.28	2.33	4.97
35	2.15	4.33	3.05	6.72	1.71	3.42	2.43	5.19
36	2.26	4.81	3.25	7.72	1.81	3.71	2.57	5.89
37	2.38	5.29	3.46	8.72	1.91	4.01	2.71	6.59
38	2.49	5.78	3.66	9.73	2.01	4.30	2.85	7.28
39	2.61	6.26	3.87	10.73	2.11	4.60	2.99	7.98
40	2.72	6.74	4.07	11.73	2.21	4.89	3.13	8.68
41	2.84	7.44	4.31	12.91	2.34	5.46	3.36	9.65
42	2.96	8.14	4.56	14.10	2.47	6.03	3.60	10.62
43	3.08	8.84	4.80	15.28	2.61	6.60	3.83	11.59
44	3.20	9.54	5.05	16.47	2.74	7.17	4.07	12.56
45	3.32	10.24	5.29	17.65	2.87	7.74	4.30	13.53
46	3.71	11.52	5.92	20.00	3.07	8.74	4.71	15.30
47	4.11	12.80	6.55	22.35	3.28	9.74	5.13	17.06
48	4.50	14.08	7.18	24.70	3.48	10.75	5.54	18.83
49	4.90	15.36	7.81	27.05	3.69	11.75	5.96	20.59



Trendsetter® LB 15

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
50	5.29	16.64	8.44	29.40	3.89	12.75	6.37	22.36
51	5.84	18.82	9.32	32.81	4.30	14.47	7.08	24.81
52	6.39	20.99	10.21	36.22	4.71	16.18	7.78	27.27
53	6.95	23.17	11.09	39.62	5.12	17.90	8.49	29.72
54	7.50	25.34	11.98	43.03	5.53	19.61	9.19	32.18
55	8.05	27.52	12.86	46.44	5.94	21.33	9.90	34.63
56	9.23	31.13	14.61	52.83	6.80	24.22	11.38	39.66
57	10.40	34.75	16.37	59.22	7.67	27.11	12.86	44.69
58	11.58	38.36	18.12	65.61	8.53	30.01	14.35	49.73
59	12.75	41.98	19.88	72.00	9.40	32.90	15.83	54.76
60	13.93	45.59	21.63	78.39	10.26	35.79	17.31	59.79



Trendsetter® LB 15

CALIFORNIA ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
18	2.92	3.41	4.31	5.11	1.68	2.89	2.04	4.34
19	2.81	3.52	4.11	5.27	1.67	2.90	2.04	4.36
20	2.70	3.62	3.90	5.42	1.65	2.91	2.04	4.37
21	2.58	3.72	3.70	5.58	1.63	2.92	2.04	4.38
22	2.47	3.83	3.49	5.73	1.61	2.93	2.04	4.40
23	2.35	3.93	3.29	5.89	1.59	2.94	2.04	4.41
24	2.24	4.03	3.08	6.04	1.57	2.95	2.04	4.42
25	2.12	4.13	2.87	6.19	1.55	2.96	2.04	4.43
26	2.12	4.25	2.84	6.37	1.55	3.01	2.06	4.50
27	2.11	4.37	2.81	6.55	1.55	3.06	2.08	4.57
28	2.11	4.49	2.78	6.73	1.55	3.11	2.09	4.64
29	2.10	4.61	2.75	6.91	1.55	3.18	2.11	4.71
30	2.09	4.73	2.72	7.09	1.54	3.19	2.12	4.78
31	2.14	4.93	2.82	7.39	1.59	3.19	2.19	4.79
32	2.17	5.12	2.91	7.68	1.64	3.19	2.27	4.79
33	2.20	5.32	3.00	7.97	1.68	3.19	2.35	4.80
34	2.22	5.52	3.09	8.27	1.73	3.19	2.43	4.81
35	2.28	5.66	3.23	8.49	1.81	3.43	2.57	5.18
36	2.40	5.80	3.44	8.78	1.92	3.67	2.71	5.64
37	2.53	5.95	3.66	9.08	2.02	3.92	2.86	6.12
38	2.64	6.08	3.86	9.37	2.12	4.16	3.00	6.59
39	2.75	6.23	4.07	9.68	2.22	4.40	3.14	7.08
40	2.78	6.50	4.16	10.19	2.34	4.82	3.31	7.86
41	2.88	6.94	4.33	11.04	2.45	5.24	3.50	8.57
42	2.96	7.38	4.48	11.90	2.54	5.66	3.67	9.27
43	3.06	7.84	4.64	12.81	2.64	6.08	3.86	9.97
44	3.16	8.31	4.82	13.75	2.73	6.50	4.04	10.68
45	3.62	9.46	5.55	15.85	2.87	7.19	4.30	11.82
46	3.98	10.47	6.12	17.59	3.04	8.03	4.63	13.13
47	4.32	11.48	6.66	19.34	3.22	8.89	4.98	14.46
48	4.65	12.50	7.19	21.12	3.39	9.78	5.32	15.82
49	4.96	13.52	7.69	22.91	3.57	10.69	5.69	17.20



Trendsetter® LB 15

CALIFORNIA ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
50	5.30	15.34	8.24	26.07	3.87	12.05	6.26	19.29
51	5.72	17.01	8.92	28.87	4.17	13.23	6.76	21.23
52	6.15	18.66	9.62	31.61	4.48	14.39	7.25	23.16
53	6.57	20.27	10.31	34.30	4.78	15.56	7.74	25.12
54	7.00	21.86	11.01	36.94	5.09	16.73	8.22	27.09
55	8.06	24.37	12.71	41.12	5.80	18.81	9.37	30.54
56	9.12	27.05	14.33	45.82	6.63	20.90	10.72	34.12
57	10.19	29.72	15.95	50.53	7.50	22.98	12.14	37.74
58	11.25	32.40	17.53	55.29	8.38	25.06	13.58	41.39
59	12.31	35.07	19.11	60.07	9.30	27.14	15.08	45.09
60	13.94	39.38	21.54	67.71	10.41	30.51	16.91	50.97



Trendsetter® LB 15

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
18	1.17	1.69	2.47	2.69	3.85	0.74	1.05	1.93	1.27	2.89
19	1.15	1.64	2.47	2.61	3.83	0.74	1.05	1.95	1.27	2.92
20	1.13	1.58	2.47	2.52	3.80	0.74	1.05	1.97	1.27	2.94
21	1.11	1.52	2.48	2.41	3.79	0.74	1.05	1.99	1.29	2.97
22	1.08	1.46	2.49	2.30	3.78	0.74	1.05	2.01	1.30	2.99
23	1.06	1.40	2.51	2.19	3.76	0.75	1.05	2.03	1.32	3.02
24	1.03	1.34	2.52	2.08	3.75	0.75	1.05	2.05	1.33	3.04
25	1.01	1.28	2.53	1.97	3.74	0.75	1.05	2.07	1.35	3.07
26	0.99	1.28	2.56	1.96	3.78	0.76	1.06	2.11	1.40	3.11
27	0.96	1.27	2.59	1.95	3.83	0.78	1.07	2.14	1.45	3.15
28	0.94	1.27	2.61	1.93	3.87	0.79	1.08	2.18	1.49	3.20
29	0.91	1.26	2.64	1.92	3.92	0.81	1.09	2.21	1.54	3.24
30	0.89	1.26	2.67	1.91	3.96	0.82	1.10	2.25	1.59	3.28
31	0.92	1.31	2.79	1.99	4.30	0.83	1.12	2.34	1.64	3.48
32	0.95	1.36	2.92	2.08	4.63	0.84	1.14	2.43	1.70	3.69
33	0.97	1.42	3.04	2.16	4.97	0.86	1.15	2.52	1.75	3.89
34	1.00	1.47	3.17	2.25	5.30	0.87	1.17	2.61	1.81	4.10
35	1.03	1.52	3.29	2.33	5.64	0.88	1.19	2.70	1.86	4.30
36	1.09	1.61	3.69	2.54	6.38	0.92	1.26	2.98	2.01	4.86
37	1.14	1.70	4.10	2.74	7.12	0.96	1.34	3.27	2.16	5.43
38	1.20	1.78	4.50	2.95	7.86	1.01	1.41	3.55	2.31	5.99
39	1.25	1.87	4.91	3.15	8.60	1.05	1.49	3.84	2.46	6.56
40	1.31	1.96	5.31	3.36	9.34	1.09	1.56	4.12	2.61	7.12
41	1.42	2.11	5.90	3.60	10.39	1.18	1.68	4.57	2.80	7.90
42	1.53	2.25	6.48	3.85	11.44	1.26	1.80	5.02	2.99	8.67
43	1.64	2.40	7.07	4.09	12.49	1.35	1.91	5.48	3.19	9.45
44	1.75	2.54	7.65	4.34	13.54	1.43	2.03	5.93	3.38	10.22
45	1.86	2.69	8.24	4.58	14.59	1.52	2.15	6.38	3.57	11.00
46	2.02	2.97	9.25	5.07	16.29	1.66	2.35	7.14	3.94	12.37
47	2.19	3.24	10.25	5.56	17.99	1.80	2.56	7.90	4.31	13.74
48	2.35	3.52	11.26	6.05	19.69	1.93	2.76	8.66	4.68	15.11
49	2.52	3.79	12.26	6.54	21.39	2.07	2.97	9.42	5.05	16.48



Trendsetter® LB 15

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
50	2.68	4.07	13.27	7.03	23.09	2.21	3.17	10.18	5.42	17.85
51	2.97	4.53	14.72	7.81	25.84	2.45	3.54	11.30	6.03	19.83
52	3.25	4.99	16.17	8.58	28.59	2.69	3.91	12.42	6.63	21.80
53	3.54	5.46	17.63	9.36	31.35	2.92	4.29	13.54	7.24	23.78
54	3.82	5.92	19.08	10.13	34.10	3.16	4.66	14.66	7.84	25.75
55	4.11	6.38	20.53	10.91	36.85	3.40	5.03	15.78	8.45	27.73
56	4.60	7.10	22.86	12.30	41.12	3.80	5.65	17.64	9.65	31.16
57	5.09	7.83	25.19	13.68	45.39	4.21	6.27	19.49	10.84	34.59
58	5.59	8.55	27.53	15.07	49.66	4.61	6.89	21.35	12.04	38.02
59	6.08	9.28	29.86	16.45	53.93	5.02	7.51	23.20	13.23	41.45
60	6.57	10.00	32.19	17.84	58.20	5.42	8.13	25.06	14.43	44.88
61	7.59	11.47	36.22	20.51	65.27	6.19	9.28	28.08	16.51	50.28
62	8.62	12.94	40.26	23.19	72.34	6.96	10.43	31.10	18.59	55.69
63	9.64	14.42	44.29	25.86	79.42	7.74	11.59	34.12	20.67	61.09
64	10.67	15.89	48.33	28.54	86.49	8.51	12.74	37.14	22.75	66.50
65	11.69	17.36	52.36	31.21	93.56	9.28	13.89	40.16	24.83	71.90
66	13.92	20.12	59.52	35.97	106.11	10.69	16.01	45.18	28.56	80.29
67	16.15	22.88	66.67	40.73	118.67	12.09	18.13	50.19	32.29	88.68
68	18.38	25.64	73.83	45.48	131.22	13.50	20.25	55.21	36.02	97.07
69	20.61	28.40	80.98	50.24	143.78	14.90	22.37	60.22	39.75	105.46
70	22.84	31.16	88.14	55.00	156.33	16.31	24.49	65.24	43.48	113.85
71	27.74	36.44	95.39	61.49	171.29	19.12	28.16	70.55	48.95	126.22
72	32.64	41.72	102.63	67.98	192.42	21.93	31.83	75.86	54.41	137.36
73	37.53	47.01	109.88	74.47	196.38	24.73	35.49	81.18	59.88	137.36
74	42.43	52.29	NA	80.96	NA	27.54	39.16	NA	65.34	NA
75	47.33	57.57	NA	87.45	NA	30.35	42.83	NA	70.81	NA



Trendsetter® LB 15

CALIFORNIA ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
18	1.15	2.30	2.57	3.14	4.00	0.82	1.38	1.97	1.67	2.95
19	1.13	2.23	2.57	3.04	3.98	0.82	1.38	1.99	1.67	2.98
20	1.11	2.15	2.57	2.94	3.95	0.82	1.38	2.01	1.67	3.00
21	1.09	2.07	2.57	2.84	3.92	0.82	1.38	2.03	1.67	3.02
22	1.07	2.00	2.57	2.73	3.89	0.82	1.38	2.05	1.67	3.05
23	1.05	1.92	2.57	2.63	3.86	0.82	1.38	2.07	1.67	3.07
24	1.03	1.84	2.57	2.53	3.83	0.82	1.38	2.09	1.67	3.09
25	1.00	1.76	2.57	2.42	3.80	0.82	1.38	2.10	1.67	3.11
26	0.99	1.72	2.61	2.41	3.85	0.82	1.36	2.15	1.71	3.17
27	0.97	1.68	2.64	2.39	3.90	0.82	1.34	2.19	1.75	3.22
28	0.96	1.63	2.67	2.37	3.95	0.82	1.32	2.24	1.78	3.28
29	0.94	1.59	2.70	2.35	4.00	0.82	1.30	2.28	1.82	3.33
30	0.92	1.54	2.73	2.33	4.05	0.82	1.28	2.32	1.85	3.38
31	0.95	1.60	2.83	2.38	4.27	0.84	1.32	2.38	1.92	3.51
32	0.98	1.67	2.93	2.47	4.50	0.86	1.35	2.45	1.97	3.65
33	1.00	1.73	3.03	2.53	4.73	0.87	1.38	2.52	2.04	3.80
34	1.03	1.79	3.14	2.60	4.98	0.89	1.41	2.59	2.10	3.94
35	1.08	1.95	3.41	2.82	5.50	0.93	1.51	2.78	2.28	4.28
36	1.14	2.06	3.71	3.00	6.05	0.97	1.60	2.99	2.40	4.65
37	1.18	2.14	4.02	3.15	6.60	1.00	1.69	3.21	2.55	5.06
38	1.23	2.23	4.34	3.33	7.20	1.04	1.78	3.43	2.68	5.47
39	1.27	2.33	4.66	3.50	7.79	1.07	1.86	3.66	2.80	5.90
40	1.35	2.47	5.20	3.76	8.78	1.13	1.98	4.07	3.00	6.63
41	1.45	2.58	5.66	3.96	9.63	1.21	2.05	4.43	3.12	7.29
42	1.53	2.68	6.10	4.17	10.48	1.28	2.12	4.80	3.26	7.95
43	1.63	2.77	6.54	4.35	11.35	1.35	2.18	5.17	3.37	8.62
44	1.73	2.84	6.98	4.51	12.24	1.43	2.23	5.54	3.47	9.30
45	1.87	3.00	7.75	4.82	13.72	1.53	2.32	6.07	3.66	10.28
46	2.00	3.22	8.69	5.24	15.09	1.64	2.51	6.78	3.97	11.29
47	2.14	3.45	9.67	5.67	16.47	1.74	2.72	7.52	4.31	12.35
48	2.27	3.68	10.66	6.10	17.83	1.85	2.91	8.28	4.64	13.40
49	2.40	3.90	11.70	6.54	19.20	1.96	3.12	9.07	4.99	14.50



Trendsetter® LB 15

CALIFORNIA ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
50	2.67	4.35	13.26	7.37	21.38	2.18	3.51	10.35	5.63	16.34
51	2.94	4.75	14.56	8.05	23.99	2.41	3.81	11.20	6.09	17.99
52	3.21	5.13	15.82	8.70	26.64	2.63	4.11	11.99	6.54	19.61
53	3.49	5.51	17.08	9.36	29.38	2.86	4.38	12.75	6.95	21.25
54	3.76	5.88	18.30	10.00	32.17	3.08	4.65	13.47	7.34	22.88
55	4.19	6.51	20.16	11.10	36.19	3.43	5.13	14.63	8.07	25.35
56	4.61	7.25	22.35	12.27	39.43	3.79	5.71	16.39	9.09	28.42
57	5.04	7.97	24.56	13.41	42.60	4.13	6.30	18.19	10.14	31.58
58	5.46	8.71	26.81	14.56	45.71	4.49	6.88	20.05	11.21	34.87
59	5.89	9.46	29.10	15.71	48.76	4.84	7.46	21.97	12.29	38.26
60	6.79	10.85	32.79	17.92	54.03	5.54	8.54	25.09	14.23	43.72
61	7.69	12.19	36.01	20.27	59.66	6.24	9.59	27.91	16.14	48.17
62	8.59	13.52	39.15	22.66	65.26	6.95	10.64	30.74	18.08	52.52
63	9.50	14.84	42.27	25.05	70.87	7.65	11.68	33.61	20.04	56.84
64	10.39	16.17	45.32	27.49	76.45	8.35	12.72	36.48	22.03	61.08
65	12.14	18.80	49.47	32.20	85.35	9.43	14.35	39.95	25.09	66.22
66	13.89	21.58	53.37	36.34	93.14	10.51	16.04	42.73	28.02	71.05
67	15.64	24.37	57.96	40.35	100.91	11.58	17.76	45.42	30.99	75.79
68	17.38	27.20	63.39	44.26	108.71	12.66	19.48	48.01	33.95	81.66
69	19.13	30.05	68.95	48.07	116.49	13.74	21.22	50.53	36.94	88.53
70	23.76	35.59	74.91	55.95	127.78	15.95	24.22	56.75	42.10	95.69
71	28.38	40.29	81.20	62.36	140.01	18.47	27.19	63.21	46.57	106.09
72	33.01	44.78	92.02	68.20	157.28	21.06	30.17	69.14	50.90	115.45
73	37.62	49.10	92.02	73.50	157.28	23.74	33.17	69.14	55.10	115.45
74	42.25	53.23	NA	78.26	NA	26.49	36.17	NA	59.17	NA
75	49.23	59.88	NA	86.36	NA	31.23	42.00	NA	67.64	NA



Trendsetter® LB 15

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.68	0.79	0.92	1.11	1.44	2.03	0.39	0.46	0.63	0.71	1.18	1.37
19	0.66	0.77	0.89	1.08	1.44	2.04	0.39	0.46	0.63	0.71	1.19	1.38
20	0.64	0.74	0.86	1.04	1.44	2.05	0.39	0.46	0.63	0.71	1.19	1.39
21	0.62	0.71	0.83	1.00	1.45	2.05	0.39	0.46	0.63	0.71	1.20	1.42
22	0.60	0.68	0.79	0.96	1.46	2.05	0.39	0.46	0.63	0.71	1.20	1.44
23	0.57	0.65	0.76	0.92	1.47	2.06	0.38	0.46	0.64	0.71	1.21	1.47
24	0.55	0.62	0.72	0.88	1.48	2.06	0.38	0.46	0.64	0.71	1.21	1.49
25	0.53	0.59	0.69	0.84	1.49	2.06	0.38	0.46	0.64	0.71	1.22	1.52
26	0.53	0.59	0.70	0.85	1.50	2.08	0.39	0.47	0.64	0.72	1.24	1.55
27	0.53	0.59	0.70	0.86	1.52	2.09	0.40	0.47	0.65	0.73	1.26	1.58
28	0.53	0.60	0.71	0.86	1.53	2.11	0.41	0.48	0.65	0.73	1.27	1.60
29	0.53	0.60	0.71	0.87	1.55	2.12	0.42	0.48	0.66	0.74	1.29	1.63
30	0.53	0.60	0.72	0.88	1.56	2.14	0.43	0.49	0.66	0.75	1.31	1.66
31	0.55	0.63	0.74	0.91	1.64	2.24	0.45	0.51	0.67	0.77	1.37	1.75
32	0.57	0.66	0.77	0.94	1.72	2.34	0.47	0.53	0.68	0.79	1.43	1.84
33	0.60	0.69	0.79	0.97	1.79	2.43	0.49	0.56	0.68	0.80	1.48	1.92
34	0.62	0.72	0.82	1.00	1.87	2.53	0.51	0.58	0.69	0.82	1.54	2.01
35	0.64	0.75	0.84	1.03	1.95	2.63	0.53	0.60	0.70	0.84	1.60	2.10
36	0.68	0.80	0.91	1.11	2.13	2.90	0.56	0.64	0.75	0.90	1.74	2.30
37	0.72	0.85	0.97	1.18	2.31	3.18	0.60	0.68	0.81	0.97	1.88	2.50
38	0.77	0.89	1.04	1.26	2.50	3.45	0.63	0.73	0.86	1.03	2.01	2.69
39	0.81	0.94	1.10	1.33	2.68	3.73	0.67	0.77	0.92	1.10	2.15	2.89
40	0.85	0.99	1.17	1.41	2.86	4.00	0.70	0.81	0.97	1.16	2.29	3.09
41	0.92	1.08	1.27	1.55	3.21	4.49	0.75	0.87	1.06	1.26	2.55	3.47
42	0.99	1.17	1.37	1.68	3.57	4.98	0.81	0.94	1.15	1.36	2.82	3.85
43	1.07	1.25	1.48	1.82	3.92	5.48	0.86	1.00	1.24	1.47	3.08	4.22
44	1.14	1.34	1.58	1.95	4.28	5.97	0.92	1.07	1.33	1.57	3.35	4.60
45	1.21	1.43	1.68	2.09	4.63	6.46	0.97	1.13	1.42	1.67	3.61	4.98
46	1.33	1.57	1.86	2.31	5.17	7.21	1.06	1.24	1.54	1.83	4.04	5.56
47	1.44	1.71	2.04	2.53	5.72	7.96	1.16	1.36	1.66	1.99	4.46	6.14
48	1.56	1.84	2.22	2.75	6.26	8.71	1.25	1.47	1.79	2.14	4.89	6.73
49	1.67	1.98	2.40	2.97	6.81	9.46	1.35	1.59	1.91	2.30	5.31	7.31



Trendsetter® LB 15

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.79	2.12	2.58	3.19	7.35	10.21	1.44	1.70	2.03	2.46	5.74	7.89
51	2.00	2.37	2.90	3.57	8.19	11.44	1.61	1.90	2.25	2.75	6.39	8.80
52	2.21	2.62	3.22	3.96	9.04	12.66	1.79	2.10	2.48	3.03	7.04	9.71
53	2.43	2.86	3.54	4.34	9.88	13.89	1.96	2.30	2.70	3.32	7.68	10.61
54	2.64	3.11	3.86	4.73	10.73	15.11	2.14	2.50	2.93	3.60	8.33	11.52
55	2.85	3.36	4.18	5.11	11.57	16.34	2.31	2.70	3.15	3.89	8.98	12.43
56	3.21	3.80	4.75	5.77	12.88	18.36	2.61	3.05	3.57	4.41	9.99	13.95
57	3.58	4.24	5.32	6.44	14.19	20.38	2.91	3.40	4.00	4.93	11.01	15.47
58	3.94	4.69	5.90	7.10	15.50	22.41	3.22	3.76	4.42	5.46	12.02	16.99
59	4.31	5.13	6.47	7.77	16.81	24.43	3.52	4.11	4.85	5.98	13.04	18.51
60	4.67	5.57	7.04	8.43	18.12	26.45	3.82	4.46	5.27	6.50	14.05	20.03
61	5.40	6.43	8.10	9.82	20.21	29.76	4.39	5.12	6.04	7.45	15.64	22.68
62	6.12	7.28	9.16	11.20	22.30	33.07	4.96	5.78	6.81	8.41	17.23	25.32
63	6.85	8.14	10.23	12.59	24.38	36.39	5.52	6.44	7.58	9.36	18.82	27.97
64	7.57	8.99	11.29	13.97	26.47	39.70	6.09	7.10	8.35	10.32	20.41	30.61
65	8.30	9.85	12.35	15.36	28.56	43.01	6.66	7.76	9.12	11.27	22.00	33.26
66	9.93	11.81	14.58	17.98	32.08	48.86	7.76	8.99	10.53	12.94	24.43	37.30
67	11.56	13.77	16.80	20.61	35.59	54.70	8.87	10.22	11.93	14.61	26.86	41.34
68	13.20	15.73	19.03	23.23	39.11	60.55	9.97	11.44	13.34	16.28	29.29	45.39
69	14.83	17.69	21.25	25.86	42.62	66.39	11.08	12.67	14.74	17.95	31.72	49.43
70	16.46	19.65	23.48	28.48	46.14	72.24	12.18	13.90	16.15	19.62	34.15	53.47
71	20.52	24.21	28.96	33.23	50.40	77.84	14.49	16.35	18.83	22.62	37.69	57.51
72	24.59	28.76	34.43	37.97	54.67	83.44	16.80	18.79	21.52	25.62	41.22	61.56
73	28.65	33.32	39.91	42.72	58.93	89.04	19.11	21.24	24.20	28.62	44.76	65.60
74	32.72	37.87	45.38	47.46	NA	NA	21.42	23.68	26.89	31.62	NA	NA
75	36.78	42.43	50.86	52.21	NA	NA	23.73	26.13	29.57	34.62	NA	NA



Trendsetter® LB 15

CALIFORNIA ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.74	0.84	0.95	1.17	1.53	2.05	0.44	0.52	0.67	0.78	1.21	1.47
19	0.72	0.82	0.92	1.14	1.53	2.06	0.44	0.52	0.67	0.78	1.22	1.48
20	0.70	0.79	0.89	1.10	1.53	2.07	0.44	0.52	0.67	0.78	1.22	1.49
21	0.68	0.77	0.86	1.06	1.53	2.08	0.44	0.52	0.67	0.78	1.22	1.50
22	0.66	0.74	0.83	1.02	1.53	2.08	0.44	0.52	0.67	0.78	1.22	1.51
23	0.64	0.72	0.80	0.98	1.53	2.09	0.44	0.52	0.67	0.78	1.22	1.52
24	0.62	0.69	0.77	0.94	1.53	2.10	0.44	0.52	0.67	0.78	1.22	1.53
25	0.60	0.66	0.74	0.90	1.53	2.10	0.44	0.52	0.67	0.78	1.22	1.54
26	0.60	0.66	0.75	0.90	1.54	2.11	0.45	0.53	0.68	0.78	1.24	1.57
27	0.59	0.65	0.75	0.90	1.55	2.12	0.46	0.53	0.68	0.78	1.26	1.59
28	0.59	0.64	0.75	0.90	1.56	2.13	0.46	0.53	0.68	0.78	1.28	1.62
29	0.58	0.63	0.75	0.90	1.57	2.14	0.47	0.53	0.68	0.78	1.30	1.64
30	0.57	0.62	0.75	0.90	1.58	2.15	0.47	0.53	0.68	0.78	1.32	1.66
31	0.59	0.65	0.76	0.91	1.64	2.21	0.50	0.53	0.68	0.78	1.37	1.74
32	0.61	0.67	0.78	0.94	1.70	2.27	0.50	0.54	0.68	0.78	1.41	1.80
33	0.62	0.69	0.84	0.95	1.75	2.34	0.53	0.56	0.68	0.79	1.47	1.87
34	0.64	0.71	0.85	0.97	1.81	2.40	0.53	0.58	0.68	0.80	1.51	1.95
35	0.67	0.75	0.87	1.05	1.95	2.61	0.56	0.62	0.72	0.87	1.62	2.10
36	0.72	0.81	0.92	1.12	2.09	2.82	0.59	0.67	0.76	0.92	1.73	2.27
37	0.75	0.86	0.96	1.17	2.23	3.03	0.63	0.71	0.81	0.98	1.85	2.43
38	0.80	0.92	1.02	1.23	2.38	3.24	0.66	0.76	0.86	1.04	1.95	2.60
39	0.84	0.97	1.07	1.28	2.51	3.45	0.69	0.80	0.90	1.10	2.06	2.76
40	0.90	1.05	1.16	1.39	2.81	3.82	0.73	0.86	0.98	1.19	2.28	3.05
41	0.96	1.13	1.26	1.52	3.10	4.18	0.78	0.92	1.07	1.28	2.51	3.35
42	1.01	1.19	1.34	1.66	3.40	4.56	0.84	0.96	1.16	1.37	2.72	3.63
43	1.06	1.25	1.44	1.78	3.69	4.93	0.89	1.01	1.25	1.46	2.94	3.92
44	1.11	1.30	1.53	1.92	3.98	5.30	0.94	1.04	1.33	1.55	3.16	4.22
45	1.18	1.39	1.68	2.10	4.41	5.93	1.02	1.12	1.43	1.67	3.48	4.67
46	1.28	1.51	1.84	2.29	4.85	6.56	1.09	1.20	1.54	1.80	3.81	5.12
47	1.38	1.64	1.99	2.49	5.27	7.18	1.15	1.30	1.65	1.94	4.12	5.58
48	1.48	1.75	2.15	2.68	5.70	7.81	1.21	1.38	1.75	2.07	4.45	6.03
49	1.57	1.86	2.30	2.87	6.13	8.44	1.27	1.48	1.86	2.19	4.77	6.48



Trendsetter® LB 15

CALIFORNIA ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.76	2.09	2.60	3.22	6.85	9.41	1.39	1.65	2.04	2.43	5.33	7.24
51	1.95	2.32	2.89	3.55	7.58	10.83	1.54	1.83	2.22	2.68	5.89	8.15
52	2.14	2.55	3.18	3.90	8.29	12.34	1.68	2.01	2.41	2.93	6.44	9.08
53	2.33	2.77	3.47	4.24	9.02	13.92	1.83	2.19	2.59	3.17	7.00	10.05
54	2.51	3.00	3.76	4.59	9.87	15.58	1.97	2.37	2.78	3.41	7.56	11.04
55	2.82	3.36	4.23	5.16	11.18	17.95	2.24	2.67	3.13	3.85	8.38	12.50
56	3.13	3.81	4.69	5.74	12.33	19.42	2.52	3.04	3.56	4.37	9.47	13.94
57	3.44	4.27	5.16	6.32	13.53	20.84	2.79	3.40	3.98	4.90	10.59	15.43
58	3.75	4.74	5.62	6.90	14.95	22.18	3.06	3.78	4.43	5.46	11.76	16.93
59	4.06	5.22	6.09	7.47	16.41	23.46	3.33	4.17	4.90	6.03	12.96	18.47
60	4.68	6.08	7.09	8.61	18.64	25.68	3.82	4.86	5.70	7.03	14.80	20.90
61	5.30	6.86	8.09	9.75	20.54	28.31	4.30	5.49	6.43	7.93	16.23	22.84
62	5.91	7.64	9.10	10.89	22.41	30.92	4.79	6.10	7.16	8.82	17.65	24.72
63	6.53	8.41	10.10	12.03	24.29	33.96	5.28	6.72	7.88	9.71	19.04	26.55
64	7.14	9.18	11.10	13.17	26.17	37.52	5.76	7.34	8.61	10.61	21.17	28.33
65	8.28	10.74	12.67	15.37	29.24	42.29	6.58	8.37	9.81	12.06	24.26	30.60
66	9.40	12.10	14.22	17.56	31.81	45.82	7.40	9.26	10.82	13.54	25.62	33.24
67	10.54	13.39	15.79	19.77	34.26	49.28	8.23	10.09	11.79	15.00	26.87	35.88
68	11.66	14.63	17.34	21.96	36.61	52.66	9.05	10.91	12.71	16.47	28.02	39.19
69	12.80	15.82	18.91	24.16	38.84	55.96	9.86	11.67	13.60	17.93	29.78	42.87
70	16.49	19.65	23.93	28.48	43.80	62.42	11.62	13.34	15.78	20.45	33.49	47.00
71	20.19	23.78	28.96	32.82	47.53	67.92	13.38	15.53	18.19	22.97	36.89	51.95
72	23.88	27.90	33.99	37.15	51.26	75.73	15.14	17.77	20.62	25.49	39.92	56.34
73	27.57	32.02	39.02	41.48	51.26	75.73	16.90	20.09	23.03	28.01	39.92	56.34
74	31.27	36.15	44.05	45.81	NA	NA	18.65	22.49	25.46	30.53	NA	NA
75	36.79	42.44	50.87	52.21	NA	NA	21.89	26.80	29.57	35.27	NA	NA



Trendsetter® LB 15

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.55	0.64	0.76	0.90	1.29	1.87	0.29	0.38	0.54	0.63	1.00	1.24
19	0.54	0.63	0.74	0.89	1.29	1.88	0.29	0.38	0.54	0.63	1.00	1.25
20	0.54	0.61	0.74	0.89	1.29	1.89	0.29	0.38	0.54	0.63	1.00	1.26
21	0.52	0.59	0.71	0.86	1.29	1.90	0.29	0.38	0.54	0.63	1.02	1.29
22	0.50	0.56	0.69	0.83	1.30	1.90	0.29	0.38	0.54	0.63	1.03	1.33
23	0.47	0.54	0.66	0.80	1.30	1.91	0.30	0.38	0.55	0.63	1.05	1.36
24	0.45	0.51	0.64	0.77	1.31	1.91	0.30	0.38	0.55	0.63	1.06	1.40
25	0.43	0.49	0.61	0.74	1.31	1.92	0.30	0.38	0.55	0.63	1.08	1.43
26	0.43	0.49	0.62	0.75	1.34	1.94	0.31	0.39	0.55	0.64	1.10	1.46
27	0.43	0.49	0.62	0.75	1.37	1.96	0.32	0.39	0.56	0.64	1.12	1.48
28	0.44	0.49	0.63	0.76	1.40	1.99	0.33	0.40	0.56	0.65	1.15	1.51
29	0.44	0.49	0.63	0.76	1.43	2.01	0.34	0.40	0.57	0.65	1.17	1.53
30	0.44	0.49	0.64	0.77	1.46	2.03	0.35	0.41	0.57	0.66	1.19	1.56
31	0.46	0.52	0.66	0.79	1.53	2.11	0.37	0.43	0.58	0.68	1.24	1.64
32	0.48	0.55	0.68	0.82	1.59	2.19	0.39	0.45	0.59	0.70	1.28	1.73
33	0.51	0.58	0.70	0.84	1.66	2.26	0.40	0.46	0.60	0.72	1.33	1.81
34	0.53	0.61	0.72	0.87	1.72	2.34	0.42	0.48	0.61	0.74	1.37	1.90
35	0.55	0.64	0.74	0.89	1.79	2.42	0.44	0.50	0.62	0.76	1.42	1.98
36	0.59	0.69	0.80	0.97	1.97	2.67	0.47	0.54	0.67	0.82	1.57	2.17
37	0.63	0.73	0.86	1.05	2.14	2.91	0.50	0.58	0.72	0.88	1.72	2.35
38	0.67	0.78	0.92	1.12	2.32	3.16	0.53	0.62	0.78	0.95	1.86	2.54
39	0.71	0.82	0.98	1.20	2.49	3.40	0.56	0.66	0.83	1.01	2.01	2.72
40	0.75	0.87	1.04	1.28	2.67	3.65	0.59	0.70	0.88	1.07	2.16	2.91
41	0.81	0.95	1.15	1.42	2.98	4.11	0.64	0.76	0.97	1.17	2.40	3.24
42	0.88	1.03	1.26	1.57	3.30	4.56	0.69	0.82	1.06	1.27	2.65	3.57
43	0.94	1.11	1.36	1.71	3.61	5.02	0.74	0.88	1.15	1.38	2.89	3.90
44	1.01	1.19	1.47	1.86	3.93	5.47	0.79	0.94	1.24	1.48	3.14	4.23
45	1.07	1.27	1.58	2.00	4.24	5.93	0.84	1.00	1.33	1.58	3.38	4.56
46	1.18	1.40	1.76	2.22	4.75	6.63	0.93	1.10	1.45	1.72	3.76	5.10
47	1.28	1.54	1.94	2.44	5.26	7.33	1.01	1.20	1.57	1.86	4.14	5.65
48	1.39	1.67	2.13	2.66	5.76	8.03	1.10	1.31	1.68	1.99	4.52	6.19
49	1.49	1.81	2.31	2.88	6.27	8.73	1.18	1.41	1.80	2.13	4.90	6.74



Trendsetter® LB 15

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.60	1.94	2.49	3.10	6.78	9.43	1.27	1.51	1.92	2.27	5.28	7.28
51	1.79	2.19	2.81	3.48	7.57	10.55	1.43	1.69	2.12	2.52	5.88	8.12
52	1.99	2.44	3.13	3.86	8.36	11.67	1.59	1.88	2.33	2.77	6.49	8.97
53	2.18	2.68	3.44	4.23	9.15	12.78	1.74	2.06	2.53	3.03	7.09	9.81
54	2.38	2.93	3.76	4.61	9.94	13.90	1.90	2.25	2.74	3.28	7.70	10.66
55	2.57	3.18	4.08	4.99	10.73	15.02	2.06	2.43	2.94	3.53	8.30	11.50
56	2.92	3.61	4.65	5.64	11.96	16.82	2.35	2.77	3.32	4.02	9.25	12.88
57	3.27	4.03	5.22	6.29	13.19	18.62	2.64	3.10	3.70	4.52	10.20	14.26
58	3.62	4.46	5.79	6.94	14.42	20.41	2.92	3.44	4.09	5.01	11.16	15.63
59	3.97	4.88	6.36	7.59	15.65	22.21	3.21	3.77	4.47	5.51	12.11	17.01
60	4.32	5.31	6.93	8.24	16.88	24.01	3.50	4.11	4.85	6.00	13.06	18.39
61	5.02	6.18	7.99	9.59	18.85	27.03	4.03	4.73	5.58	6.90	14.55	20.71
62	5.72	7.05	9.04	10.93	20.83	30.05	4.57	5.35	6.31	7.80	16.04	23.03
63	6.42	7.91	10.10	12.28	22.80	33.06	5.10	5.97	7.03	8.70	17.53	25.36
64	7.12	8.78	11.15	13.62	24.78	36.08	5.64	6.59	7.76	9.60	19.02	27.68
65	7.82	9.65	12.21	14.97	26.75	39.10	6.17	7.21	8.49	10.50	20.51	30.00
66	9.44	11.57	14.44	17.56	30.11	44.34	7.23	8.38	9.86	12.08	22.79	33.71
67	11.05	13.50	16.67	20.15	33.47	49.58	8.30	9.55	11.22	13.65	25.07	37.42
68	12.67	15.42	18.89	22.75	36.82	54.81	9.36	10.72	12.59	15.23	27.34	41.13
69	14.28	17.35	21.12	25.34	40.18	60.05	10.43	11.89	13.95	16.80	29.62	44.84
70	15.90	19.27	23.35	27.93	43.54	65.29	11.49	13.06	15.32	18.38	31.90	48.55
71	19.94	23.68	28.77	32.72	47.44	70.42	13.67	15.40	18.06	21.15	35.20	52.49
72	23.97	28.09	34.19	37.51	51.33	75.55	15.85	17.74	20.79	23.92	38.50	56.44
73	28.01	32.49	39.60	42.31	55.23	80.69	18.03	20.08	23.53	26.70	41.79	60.38
74	32.04	36.90	45.02	47.10	NA	NA	20.21	22.42	26.26	29.47	NA	NA
75	36.08	41.31	50.44	51.89	NA	NA	22.39	24.76	29.00	32.24	NA	NA



Trendsetter® LB 15

CALIFORNIA ONLY

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.60	0.70	0.81	1.00	1.43	1.95	0.36	0.41	0.56	0.70	1.14	1.39
19	0.59	0.69	0.79	0.99	1.43	1.96	0.36	0.41	0.56	0.70	1.14	1.40
20	0.59	0.67	0.79	0.99	1.43	1.97	0.36	0.41	0.56	0.70	1.14	1.41
21	0.56	0.65	0.76	0.95	1.43	1.97	0.36	0.41	0.56	0.70	1.14	1.42
22	0.54	0.63	0.73	0.91	1.43	1.98	0.36	0.41	0.56	0.70	1.14	1.43
23	0.53	0.61	0.71	0.88	1.43	1.98	0.36	0.41	0.56	0.70	1.14	1.44
24	0.51	0.59	0.68	0.83	1.43	1.99	0.36	0.41	0.56	0.70	1.14	1.45
25	0.49	0.57	0.65	0.80	1.43	1.99	0.36	0.41	0.56	0.70	1.14	1.46
26	0.49	0.56	0.66	0.80	1.44	2.00	0.36	0.41	0.57	0.70	1.15	1.49
27	0.49	0.55	0.66	0.80	1.45	2.01	0.36	0.41	0.58	0.70	1.16	1.51
28	0.48	0.54	0.66	0.79	1.45	2.02	0.36	0.41	0.58	0.70	1.17	1.53
29	0.48	0.53	0.66	0.79	1.46	2.03	0.36	0.41	0.59	0.70	1.18	1.55
30	0.47	0.51	0.66	0.78	1.46	2.04	0.36	0.41	0.59	0.70	1.19	1.57
31	0.48	0.54	0.67	0.79	1.51	2.09	0.38	0.43	0.59	0.70	1.22	1.63
32	0.50	0.58	0.67	0.80	1.56	2.12	0.39	0.45	0.59	0.71	1.25	1.71
33	0.51	0.60	0.68	0.83	1.60	2.16	0.41	0.47	0.59	0.71	1.27	1.77
34	0.54	0.63	0.69	0.84	1.65	2.20	0.42	0.49	0.59	0.72	1.30	1.83
35	0.57	0.67	0.74	0.89	1.79	2.41	0.44	0.54	0.63	0.78	1.43	1.99
36	0.61	0.71	0.80	0.96	1.94	2.62	0.47	0.58	0.68	0.84	1.56	2.16
37	0.64	0.75	0.85	1.02	2.10	2.83	0.50	0.60	0.73	0.90	1.70	2.32
38	0.67	0.79	0.90	1.10	2.25	3.04	0.53	0.64	0.77	0.95	1.82	2.48
39	0.69	0.82	0.95	1.17	2.39	3.25	0.56	0.67	0.81	1.01	1.96	2.64
40	0.74	0.88	1.04	1.31	2.66	3.63	0.59	0.71	0.90	1.11	2.18	2.92
41	0.80	0.95	1.15	1.43	2.93	4.02	0.64	0.76	0.98	1.19	2.40	3.21
42	0.86	1.01	1.25	1.57	3.20	4.39	0.69	0.81	1.08	1.29	2.61	3.50
43	0.91	1.09	1.35	1.70	3.46	4.78	0.73	0.87	1.16	1.37	2.83	3.79
44	0.97	1.16	1.45	1.83	3.74	5.16	0.77	0.92	1.24	1.47	3.05	4.07
45	1.07	1.28	1.60	2.02	4.13	5.72	0.84	1.00	1.35	1.59	3.32	4.48
46	1.17	1.40	1.76	2.21	4.54	6.26	0.92	1.09	1.45	1.72	3.61	4.88
47	1.27	1.52	1.92	2.41	4.94	6.82	0.98	1.18	1.56	1.85	3.88	5.29
48	1.37	1.64	2.08	2.60	5.35	7.37	1.05	1.27	1.66	1.97	4.17	5.69
49	1.47	1.76	2.23	2.79	5.75	7.92	1.13	1.35	1.77	2.10	4.44	6.09



Trendsetter® LB 15

CALIFORNIA ONLY

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	1.63	1.99	2.50	3.13	6.43	8.86	1.26	1.51	1.94	2.30	4.96	6.81
51	1.80	2.22	2.79	3.47	7.25	10.22	1.39	1.68	2.12	2.52	5.49	7.67
52	1.98	2.44	3.06	3.82	8.11	11.65	1.53	1.83	2.28	2.73	6.02	8.55
53	2.15	2.67	3.35	4.15	8.98	13.18	1.65	2.00	2.46	2.94	6.55	9.46
54	2.32	2.90	3.62	4.50	9.87	14.78	1.79	2.16	2.63	3.14	7.07	10.40
55	2.61	3.25	4.10	5.02	11.18	17.08	2.05	2.44	2.96	3.56	7.87	11.79
56	2.89	3.60	4.58	5.56	12.33	18.49	2.32	2.79	3.34	4.05	8.90	13.09
57	3.19	3.93	5.06	6.09	13.49	19.82	2.57	3.14	3.73	4.56	9.97	14.42
58	3.47	4.28	5.53	6.62	14.65	21.10	2.83	3.50	4.15	5.08	11.08	15.76
59	3.77	4.62	6.01	7.15	15.82	22.30	3.09	3.87	4.57	5.62	12.23	17.11
60	4.38	5.35	6.95	8.33	17.67	24.39	3.55	4.52	5.34	6.57	13.98	19.27
61	5.01	6.07	7.89	9.52	19.14	26.90	4.01	5.12	6.03	7.43	15.35	21.18
62	5.63	6.79	8.83	10.71	20.53	29.38	4.47	5.71	6.71	8.29	16.69	23.05
63	6.26	7.51	9.77	11.89	21.86	31.87	4.92	6.31	7.40	9.14	18.01	24.90
64	6.88	8.24	10.71	13.08	23.54	34.33	5.38	6.89	8.09	9.99	19.38	26.71
65	8.05	9.68	12.32	15.26	26.87	37.98	6.17	7.89	9.30	11.39	22.13	29.04
66	9.22	11.10	13.94	17.45	28.82	41.41	6.96	8.74	10.34	12.81	23.52	31.56
67	10.39	12.54	15.56	19.63	31.85	44.80	7.75	9.54	11.35	14.21	24.84	34.09
68	11.57	13.97	17.17	21.82	34.93	48.17	8.54	10.32	12.30	15.63	26.48	36.93
69	12.73	15.41	18.79	24.00	37.99	51.62	9.33	11.06	13.21	17.03	28.29	40.42
70	16.31	19.36	23.82	28.32	43.55	59.11	11.02	12.81	15.31	19.67	31.84	44.68
71	19.91	23.30	28.85	32.66	47.53	64.03	12.70	14.78	17.68	21.94	35.07	49.40
72	23.49	27.25	33.88	36.99	51.26	71.09	14.39	16.73	20.03	24.11	37.93	53.56
73	27.08	31.20	38.91	41.32	51.26	71.09	16.07	18.69	22.39	26.19	37.93	53.56
74	30.66	35.15	43.94	45.65	NA	NA	17.76	20.66	24.74	28.17	NA	NA
75	36.08	41.31	50.61	52.04	NA	NA	20.89	24.24	29.01	31.87	NA	NA



Trendsetter® LB 20

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
18	1.95	3.08	3.60	4.90	1.35	2.68	1.82	4.02
19	1.87	3.11	3.44	4.97	1.35	2.69	1.82	4.04
20	1.80	3.15	3.26	5.02	1.33	2.70	1.82	4.05
21	1.74	3.16	3.09	5.02	1.34	2.72	1.86	4.07
22	1.68	3.17	2.93	5.02	1.35	2.73	1.89	4.10
23	1.61	3.17	2.76	5.03	1.35	2.75	1.93	4.12
24	1.55	3.18	2.60	5.03	1.36	2.76	1.96	4.15
25	1.49	3.19	2.43	5.03	1.37	2.78	2.00	4.17
26	1.57	3.27	2.47	5.17	1.41	2.87	2.05	4.30
27	1.65	3.35	2.51	5.31	1.45	2.95	2.10	4.43
28	1.73	3.42	2.54	5.44	1.48	3.04	2.14	4.55
29	1.81	3.50	2.58	5.58	1.52	3.12	2.19	4.68
30	1.89	3.58	2.62	5.72	1.56	3.21	2.24	4.81
31	1.98	3.89	2.80	6.33	1.63	3.38	2.34	5.19
32	2.08	4.21	2.99	6.94	1.70	3.54	2.44	5.57
33	2.17	4.52	3.17	7.54	1.78	3.71	2.53	5.96
34	2.27	4.84	3.36	8.15	1.85	3.87	2.63	6.34
35	2.36	5.15	3.54	8.76	1.92	4.04	2.73	6.72
36	2.52	5.82	3.86	9.90	2.04	4.56	2.98	7.64
37	2.67	6.50	4.18	11.05	2.15	5.09	3.22	8.57
38	2.83	7.17	4.51	12.19	2.27	5.61	3.47	9.49
39	2.98	7.85	4.83	13.34	2.38	6.14	3.71	10.42
40	3.14	8.52	5.15	14.48	2.50	6.66	3.96	11.34
41	3.38	9.26	5.52	15.88	2.67	7.24	4.24	12.45
42	3.63	10.01	5.89	17.28	2.84	7.81	4.53	13.57
43	3.87	10.75	6.26	18.67	3.00	8.39	4.81	14.68
44	4.12	11.50	6.63	20.07	3.17	8.96	5.10	15.80
45	4.36	12.24	7.00	21.47	3.34	9.54	5.38	16.91
46	4.79	13.78	7.75	24.30	3.64	10.72	5.95	19.02
47	5.21	15.33	8.51	27.14	3.95	11.90	6.52	21.12
48	5.64	16.87	9.26	29.97	4.25	13.07	7.09	23.23
49	6.06	18.42	10.02	32.81	4.56	14.25	7.66	25.33



Trendsetter® LB 20

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
50	6.49	19.96	10.77	35.64	4.86	15.43	8.23	27.44
51	7.25	22.01	11.83	39.50	5.35	17.06	9.05	30.31
52	8.00	24.07	12.89	43.35	5.84	18.68	9.87	33.18
53	8.76	26.12	13.96	47.21	6.34	20.31	10.70	36.05
54	9.51	28.18	15.02	51.06	6.83	21.93	11.52	38.92
55	10.27	30.23	16.08	54.92	7.32	23.56	12.34	41.79
56	11.66	33.90	18.24	61.95	8.31	26.34	14.15	47.01
57	13.05	37.57	20.40	68.98	9.30	29.12	15.97	52.24
58	14.45	41.24	22.57	76.02	10.29	31.89	17.78	57.46
59	15.84	44.91	24.73	83.05	11.28	34.67	19.60	62.69
60	17.23	48.58	26.89	90.08	12.27	37.45	21.41	67.91



Trendsetter® LB 20

CALIFORNIA ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
18	2.92	4.16	4.31	6.24	1.68	2.91	2.26	4.37
19	2.81	4.21	4.11	6.32	1.67	2.92	2.26	4.39
20	2.70	4.26	3.90	6.39	1.65	2.93	2.26	4.40
21	2.58	4.31	3.70	6.46	1.63	2.94	2.26	4.41
22	2.47	4.36	3.49	6.54	1.61	2.95	2.26	4.42
23	2.35	4.42	3.29	6.61	1.59	2.96	2.26	4.43
24	2.24	4.48	3.08	6.68	1.57	2.97	2.26	4.44
25	2.12	4.50	2.87	6.75	1.55	2.97	2.26	4.45
26	2.12	4.55	2.88	6.82	1.57	3.03	2.28	4.54
27	2.11	4.60	2.89	6.89	1.59	3.09	2.30	4.62
28	2.11	4.64	2.89	6.96	1.61	3.14	2.32	4.71
29	2.10	4.69	2.90	7.03	1.63	3.20	2.34	4.79
30	2.09	4.73	2.90	7.09	1.64	3.25	2.35	4.87
31	2.14	4.93	3.01	7.39	1.71	3.31	2.45	4.97
32	2.17	5.13	3.14	7.69	1.77	3.39	2.52	5.08
33	2.21	5.33	3.25	7.99	1.84	3.45	2.62	5.18
34	2.27	5.53	3.38	8.29	1.91	3.51	2.71	5.28
35	2.37	5.85	3.55	8.78	2.03	3.93	2.89	5.91
36	2.52	6.18	3.79	9.38	2.16	4.35	3.08	6.57
37	2.70	6.52	4.04	10.01	2.30	4.77	3.29	7.23
38	2.86	6.84	4.29	10.64	2.43	5.19	3.49	7.89
39	3.03	7.17	4.55	11.28	2.58	5.61	3.71	8.55
40	3.32	7.63	4.99	12.15	2.74	6.08	3.96	9.30
41	3.52	8.26	5.30	13.14	2.84	6.56	4.15	10.14
42	3.70	8.89	5.57	14.14	2.95	7.03	4.34	10.98
43	3.88	9.55	5.86	15.19	3.04	7.50	4.51	11.85
44	4.05	10.22	6.13	16.24	3.12	7.97	4.68	12.72
45	4.36	11.47	6.61	18.21	3.34	8.63	5.07	13.90
46	4.74	12.55	7.22	20.19	3.63	9.45	5.53	15.30
47	5.11	13.63	7.81	22.23	3.90	10.30	5.97	16.76
48	5.49	14.71	8.42	24.30	4.18	11.17	6.43	18.26
49	5.87	15.78	9.04	26.42	4.47	12.08	6.90	19.82



Trendsetter[®] LB 20

CALIFORNIA ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
50	6.49	17.46	10.05	29.61	4.87	13.59	7.54	22.40
51	7.13	19.30	10.96	32.55	5.27	14.93	8.21	24.76
52	7.76	21.17	11.86	35.53	5.65	16.25	8.86	27.12
53	8.39	23.06	12.74	38.50	6.05	17.59	9.53	29.54
54	9.01	24.98	13.61	41.48	6.45	18.93	10.21	31.97
55	10.27	28.11	15.41	46.46	7.32	21.15	11.64	35.95
56	11.52	30.86	17.29	51.15	8.19	23.38	13.14	39.54
57	12.78	33.55	19.18	55.78	9.06	25.61	14.68	43.10
58	14.03	36.22	21.05	60.40	9.92	27.84	16.23	46.63
59	15.29	38.85	22.94	64.98	10.79	30.08	17.82	50.13
60	17.24	43.03	25.85	72.21	12.14	33.81	20.24	56.07



Trendsetter® LB 20

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
18	1.17	1.91	2.56	2.96	4.29	0.81	1.11	2.00	1.42	3.01
19	1.16	1.85	2.57	2.88	4.30	0.81	1.12	2.03	1.43	3.04
20	1.14	1.79	2.58	2.80	4.30	0.81	1.13	2.05	1.44	3.06
21	1.12	1.71	2.60	2.69	4.25	0.81	1.13	2.07	1.44	3.08
22	1.09	1.63	2.62	2.58	4.20	0.81	1.13	2.09	1.44	3.10
23	1.07	1.55	2.64	2.46	4.16	0.82	1.14	2.10	1.45	3.11
24	1.04	1.47	2.66	2.35	4.11	0.82	1.14	2.12	1.45	3.13
25	1.02	1.39	2.68	2.24	4.06	0.82	1.14	2.14	1.45	3.15
26	1.02	1.41	2.76	2.25	4.25	0.83	1.17	2.19	1.52	3.27
27	1.02	1.43	2.84	2.27	4.44	0.84	1.19	2.24	1.60	3.38
28	1.02	1.46	2.92	2.28	4.64	0.84	1.22	2.28	1.67	3.50
29	1.02	1.48	3.00	2.30	4.83	0.85	1.24	2.33	1.75	3.61
30	1.02	1.50	3.08	2.31	5.02	0.86	1.27	2.38	1.82	3.73
31	1.05	1.57	3.34	2.46	5.50	0.89	1.32	2.61	1.93	4.17
32	1.08	1.64	3.60	2.61	5.98	0.92	1.37	2.84	2.04	4.60
33	1.11	1.70	3.87	2.77	6.47	0.94	1.41	3.06	2.16	5.04
34	1.14	1.77	4.13	2.92	6.95	0.97	1.46	3.29	2.27	5.47
35	1.17	1.84	4.39	3.07	7.43	1.00	1.51	3.52	2.38	5.91
36	1.26	2.01	4.94	3.36	8.38	1.07	1.65	3.96	2.62	6.66
37	1.35	2.18	5.50	3.64	9.33	1.14	1.79	4.40	2.86	7.41
38	1.45	2.35	6.05	3.93	10.27	1.21	1.93	4.84	3.11	8.17
39	1.54	2.52	6.61	4.21	11.22	1.28	2.07	5.28	3.35	8.92
40	1.63	2.69	7.16	4.50	12.17	1.35	2.21	5.72	3.59	9.67
41	1.75	2.87	7.78	4.82	13.35	1.44	2.34	6.22	3.82	10.59
42	1.87	3.04	8.40	5.14	14.52	1.54	2.46	6.72	4.05	11.52
43	1.98	3.22	9.01	5.46	15.70	1.63	2.59	7.23	4.29	12.44
44	2.10	3.39	9.63	5.78	16.87	1.73	2.71	7.73	4.52	13.37
45	2.22	3.57	10.25	6.10	18.05	1.82	2.84	8.23	4.75	14.29
46	2.43	3.91	11.45	6.70	20.27	1.97	3.09	9.15	5.20	15.99
47	2.65	4.25	12.65	7.30	22.49	2.12	3.33	10.07	5.65	17.69
48	2.86	4.58	13.84	7.90	24.70	2.28	3.58	11.00	6.11	19.38
49	3.08	4.92	15.04	8.50	26.92	2.43	3.82	11.92	6.56	21.08



Trendsetter® LB 20

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
50	3.29	5.26	16.24	9.10	29.14	2.58	4.07	12.84	7.01	22.78
51	3.67	5.78	17.96	10.05	32.26	2.87	4.48	14.15	7.73	25.14
52	4.06	6.30	19.67	11.00	35.37	3.16	4.88	15.46	8.44	27.50
53	4.44	6.81	21.39	11.94	38.49	3.46	5.29	16.77	9.16	29.85
54	4.83	7.33	23.10	12.89	41.60	3.75	5.69	18.08	9.87	32.21
55	5.21	7.85	24.82	13.84	44.72	4.04	6.10	19.39	10.59	34.57
56	5.92	8.86	27.68	15.56	50.00	4.59	6.96	21.63	12.08	38.62
57	6.64	9.87	30.54	17.29	55.27	5.14	7.82	23.87	13.57	42.67
58	7.35	10.87	33.40	19.01	60.55	5.70	8.68	26.11	15.06	46.73
59	8.07	11.88	36.26	20.74	65.82	6.25	9.54	28.35	16.55	50.78
60	8.78	12.89	39.12	22.46	71.10	6.80	10.40	30.59	18.04	54.83
61	10.24	15.03	43.68	25.59	80.02	7.89	11.89	34.11	20.60	61.45
62	11.70	17.17	48.24	28.73	88.93	8.98	13.37	37.63	23.15	68.07
63	13.16	19.31	52.79	31.86	97.85	10.06	14.86	41.14	25.71	74.69
64	14.62	21.45	57.35	35.00	106.76	11.15	16.34	44.66	28.26	81.31
65	16.08	23.59	61.91	38.13	115.68	12.24	17.83	48.18	30.82	87.93
66	17.92	26.89	NA	44.11	NA	14.04	20.84	NA	35.63	NA
67	19.75	30.20	NA	50.09	NA	15.84	23.84	NA	40.44	NA
68	21.59	33.50	NA	56.08	NA	17.63	26.85	NA	45.24	NA
69	23.42	36.81	NA	62.06	NA	19.43	29.85	NA	50.05	NA
70	25.26	40.11	NA	68.04	NA	21.23	32.86	NA	54.86	NA



Trendsetter® LB 20

CALIFORNIA ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
18	1.18	2.30	2.60	3.14	4.00	0.88	1.38	2.04	1.72	3.07
19	1.17	2.23	2.61	3.06	4.01	0.88	1.39	2.07	1.74	3.10
20	1.15	2.16	2.62	2.97	4.01	0.88	1.40	2.09	1.75	3.12
21	1.13	2.09	2.63	2.88	4.01	0.88	1.41	2.11	1.77	3.14
22	1.12	2.01	2.64	2.80	4.01	0.88	1.42	2.13	1.78	3.16
23	1.10	1.94	2.65	2.71	4.01	0.88	1.43	2.15	1.80	3.18
24	1.08	1.87	2.66	2.62	4.01	0.88	1.44	2.17	1.81	3.20
25	1.06	1.79	2.67	2.53	4.01	0.88	1.44	2.19	1.82	3.22
26	1.06	1.81	2.74	2.54	4.13	0.88	1.45	2.24	1.87	3.30
27	1.06	1.82	2.80	2.54	4.24	0.88	1.45	2.29	1.91	3.38
28	1.06	1.83	2.86	2.54	4.35	0.88	1.46	2.33	1.96	3.45
29	1.06	1.84	2.92	2.54	4.46	0.88	1.46	2.38	2.00	3.53
30	1.05	1.85	2.98	2.54	4.57	0.88	1.46	2.42	2.04	3.60
31	1.05	1.89	3.17	2.65	4.91	0.92	1.52	2.56	2.12	3.86
32	1.08	1.92	3.38	2.75	5.27	0.94	1.59	2.71	2.21	4.13
33	1.10	1.97	3.59	2.86	5.63	0.97	1.65	2.85	2.29	4.40
34	1.12	2.02	3.81	2.97	6.01	0.99	1.71	3.01	2.37	4.70
35	1.20	2.19	4.22	3.26	6.69	1.05	1.85	3.32	2.54	5.22
36	1.29	2.31	4.62	3.48	7.33	1.12	1.94	3.66	2.73	5.77
37	1.37	2.46	5.04	3.71	7.99	1.17	2.02	4.03	2.91	6.37
38	1.45	2.58	5.47	3.93	8.66	1.23	2.11	4.40	3.11	6.96
39	1.53	2.71	5.91	4.14	9.36	1.28	2.20	4.78	3.31	7.57
40	1.65	2.91	6.69	4.48	10.57	1.35	2.31	5.34	3.56	8.45
41	1.77	3.03	7.36	4.74	11.68	1.43	2.40	5.78	3.74	9.24
42	1.89	3.14	8.05	5.00	12.80	1.51	2.47	6.22	3.92	10.03
43	2.01	3.22	8.73	5.24	13.91	1.58	2.54	6.66	4.10	10.83
44	2.13	3.31	9.41	5.48	15.03	1.65	2.61	7.11	4.27	11.65
45	2.31	3.48	10.26	5.89	16.44	1.78	2.77	7.84	4.63	12.95
46	2.51	3.82	11.35	6.43	18.12	1.91	3.03	8.59	5.02	14.39
47	2.70	4.14	12.46	6.94	19.82	2.06	3.28	9.37	5.41	15.89
48	2.89	4.48	13.61	7.48	21.59	2.19	3.54	10.14	5.81	17.41
49	3.08	4.81	14.79	7.99	23.37	2.33	3.81	10.94	6.20	19.00



Trendsetter® LB 20

CALIFORNIA ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
50	3.43	5.38	16.70	8.91	26.32	2.59	4.22	12.20	6.82	21.44
51	3.78	5.89	18.06	9.88	28.71	2.86	4.59	13.48	7.45	23.24
52	4.11	6.40	19.38	10.88	31.07	3.13	4.97	14.77	8.09	24.98
53	4.46	6.90	20.64	11.86	33.38	3.39	5.35	16.07	8.72	26.65
54	4.81	7.38	21.86	12.86	35.68	3.65	5.72	17.39	9.35	28.26
55	5.41	8.32	23.79	14.67	39.19	4.11	6.45	19.32	10.57	30.79
56	6.01	9.33	26.08	16.13	43.01	4.64	7.16	21.02	11.83	33.65
57	6.63	10.35	28.34	17.51	46.80	5.20	7.85	22.70	13.07	36.51
58	7.23	11.38	30.61	18.85	50.62	5.76	8.55	24.34	14.35	39.33
59	7.83	12.42	32.87	20.12	54.42	6.35	9.24	25.95	15.64	42.13
60	9.14	14.54	36.45	23.04	60.44	7.42	10.56	28.62	18.00	46.67
61	10.45	16.32	40.77	25.92	67.87	8.26	11.84	31.88	20.08	52.30
62	11.75	18.04	45.23	28.71	75.57	9.06	13.13	35.23	22.14	58.12
63	13.06	19.68	49.81	31.38	83.51	9.83	14.40	38.65	24.14	64.10
64	14.37	21.26	54.53	33.97	91.73	10.57	15.67	42.15	26.12	70.28
65	16.73	24.54	55.44	39.31	93.57	12.05	18.16	42.67	30.10	71.51
66	18.95	28.03	NA	44.95	NA	13.97	21.06	NA	34.76	NA
67	21.13	31.50	NA	50.55	NA	15.95	24.05	NA	39.51	NA
68	23.28	34.90	NA	56.08	NA	18.00	27.12	NA	44.37	NA
69	25.38	38.27	NA	61.56	NA	20.11	30.28	NA	49.33	NA
70	25.38	38.27	NA	61.56	NA	20.45	30.75	NA	49.91	NA



Trendsetter® LB 20

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.68	0.80	0.93	1.12	1.63	2.12	0.43	0.54	0.68	0.79	1.26	1.46
19	0.67	0.77	0.89	1.09	1.64	2.13	0.44	0.54	0.68	0.79	1.27	1.48
20	0.65	0.75	0.87	1.05	1.64	2.14	0.44	0.54	0.68	0.79	1.27	1.49
21	0.63	0.74	0.85	1.03	1.65	2.15	0.44	0.54	0.68	0.79	1.29	1.53
22	0.61	0.72	0.84	1.02	1.66	2.17	0.44	0.54	0.68	0.79	1.31	1.57
23	0.59	0.71	0.82	1.00	1.66	2.18	0.45	0.54	0.69	0.80	1.34	1.60
24	0.57	0.69	0.81	0.99	1.67	2.20	0.45	0.54	0.69	0.80	1.36	1.64
25	0.55	0.68	0.79	0.97	1.68	2.21	0.45	0.54	0.69	0.80	1.38	1.68
26	0.56	0.68	0.81	0.98	1.72	2.26	0.46	0.55	0.70	0.81	1.41	1.71
27	0.57	0.69	0.82	1.00	1.77	2.32	0.46	0.56	0.71	0.82	1.44	1.75
28	0.58	0.69	0.84	1.01	1.81	2.37	0.47	0.56	0.73	0.84	1.46	1.78
29	0.59	0.70	0.85	1.03	1.86	2.43	0.47	0.57	0.74	0.85	1.49	1.82
30	0.60	0.70	0.87	1.04	1.90	2.48	0.48	0.58	0.75	0.86	1.52	1.85
31	0.63	0.73	0.90	1.08	2.00	2.66	0.51	0.61	0.77	0.90	1.62	1.98
32	0.66	0.77	0.94	1.12	2.11	2.84	0.53	0.63	0.79	0.94	1.72	2.12
33	0.70	0.80	0.97	1.15	2.21	3.01	0.56	0.66	0.82	0.98	1.81	2.25
34	0.73	0.84	1.01	1.19	2.32	3.19	0.58	0.68	0.84	1.02	1.91	2.39
35	0.76	0.87	1.04	1.23	2.42	3.37	0.61	0.71	0.86	1.06	2.01	2.52
36	0.82	0.94	1.13	1.35	2.67	3.70	0.66	0.77	0.93	1.14	2.20	2.82
37	0.88	1.02	1.22	1.46	2.92	4.03	0.71	0.83	0.99	1.21	2.38	3.11
38	0.94	1.09	1.32	1.58	3.16	4.36	0.76	0.89	1.06	1.29	2.57	3.41
39	1.00	1.17	1.41	1.69	3.41	4.69	0.81	0.95	1.12	1.36	2.75	3.70
40	1.06	1.24	1.50	1.81	3.66	5.02	0.86	1.01	1.19	1.44	2.94	4.00
41	1.15	1.35	1.65	1.98	4.06	5.56	0.93	1.09	1.30	1.56	3.25	4.43
42	1.23	1.45	1.81	2.15	4.46	6.10	1.00	1.17	1.41	1.68	3.56	4.86
43	1.32	1.56	1.96	2.31	4.86	6.64	1.06	1.26	1.51	1.81	3.88	5.30
44	1.40	1.66	2.12	2.48	5.26	7.18	1.13	1.34	1.62	1.93	4.19	5.73
45	1.49	1.77	2.27	2.65	5.66	7.72	1.20	1.42	1.73	2.05	4.50	6.16
46	1.65	1.95	2.50	2.94	6.28	8.62	1.32	1.56	1.89	2.25	5.00	6.87
47	1.80	2.13	2.74	3.24	6.90	9.53	1.44	1.69	2.06	2.44	5.50	7.58
48	1.96	2.30	2.97	3.53	7.52	10.43	1.57	1.83	2.22	2.64	6.00	8.28
49	2.11	2.48	3.21	3.83	8.14	11.34	1.69	1.96	2.39	2.83	6.50	8.99



Trendsetter® LB 20

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	2.27	2.66	3.44	4.12	8.76	12.24	1.81	2.10	2.55	3.03	7.00	9.70
51	2.55	2.98	3.85	4.66	9.78	13.68	2.03	2.36	2.84	3.40	7.79	10.78
52	2.82	3.31	4.26	5.19	10.81	15.12	2.25	2.62	3.13	3.77	8.57	11.87
53	3.10	3.63	4.68	5.73	11.83	16.57	2.47	2.88	3.41	4.14	9.36	12.95
54	3.37	3.96	5.09	6.26	12.86	18.01	2.69	3.14	3.70	4.51	10.14	14.04
55	3.65	4.28	5.50	6.80	13.88	19.45	2.91	3.40	3.99	4.88	10.93	15.12
56	4.20	4.93	6.28	7.78	15.43	21.65	3.34	3.90	4.56	5.57	12.15	16.86
57	4.76	5.58	7.05	8.75	16.98	23.86	3.78	4.40	5.14	6.26	13.36	18.60
58	5.31	6.23	7.83	9.73	18.53	26.06	4.21	4.89	5.71	6.94	14.58	20.35
59	5.87	6.88	8.60	10.70	20.08	28.27	4.65	5.39	6.29	7.63	15.79	22.09
60	6.42	7.53	9.38	11.68	21.63	30.47	5.08	5.89	6.86	8.32	17.01	23.83
61	7.57	8.93	10.87	13.62	23.99	34.07	5.96	6.85	7.94	9.59	18.85	26.66
62	8.72	10.33	12.37	15.56	26.35	37.67	6.84	7.81	9.01	10.85	20.69	29.48
63	9.87	11.74	13.86	17.50	28.71	41.27	7.71	8.76	10.09	12.12	22.53	32.31
64	11.02	13.14	15.36	19.44	31.07	44.87	8.59	9.72	11.16	13.38	24.37	35.13
65	12.17	14.54	16.85	21.38	33.43	48.47	9.47	10.68	12.24	14.65	26.21	37.96
66	13.85	16.14	18.63	23.41	NA	NA	10.96	12.30	14.06	16.91	NA	NA
67	15.53	17.74	20.42	25.44	NA	NA	12.45	13.91	15.87	19.17	NA	NA
68	17.22	19.35	22.20	27.46	NA	NA	13.94	15.53	17.69	21.44	NA	NA
69	18.90	20.95	23.99	29.49	NA	NA	15.43	17.14	19.50	23.70	NA	NA
70	20.58	22.55	25.77	31.52	NA	NA	16.92	18.76	21.32	25.96	NA	NA



Trendsetter® LB 20

CALIFORNIA ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.74	0.84	0.96	1.17	1.75	2.14	0.46	0.56	0.72	0.81	1.36	1.58
19	0.73	0.83	0.94	1.15	1.76	2.15	0.47	0.56	0.72	0.81	1.37	1.60
20	0.71	0.81	0.92	1.13	1.76	2.16	0.47	0.56	0.72	0.81	1.37	1.61
21	0.69	0.79	0.89	1.11	1.76	2.17	0.47	0.56	0.72	0.81	1.37	1.63
22	0.68	0.77	0.87	1.08	1.77	2.17	0.47	0.56	0.72	0.81	1.38	1.64
23	0.66	0.75	0.84	1.06	1.77	2.18	0.47	0.56	0.72	0.81	1.38	1.66
24	0.64	0.73	0.82	1.04	1.77	2.19	0.47	0.56	0.72	0.81	1.38	1.67
25	0.62	0.71	0.79	1.01	1.77	2.19	0.47	0.56	0.72	0.81	1.38	1.68
26	0.63	0.72	0.82	1.02	1.80	2.23	0.49	0.57	0.73	0.83	1.41	1.72
27	0.63	0.72	0.84	1.03	1.83	2.27	0.50	0.58	0.74	0.84	1.44	1.75
28	0.64	0.73	0.86	1.04	1.86	2.31	0.51	0.58	0.74	0.85	1.47	1.79
29	0.64	0.73	0.88	1.05	1.89	2.35	0.52	0.59	0.75	0.86	1.50	1.82
30	0.64	0.73	0.90	1.05	1.91	2.38	0.53	0.59	0.75	0.87	1.53	1.85
31	0.66	0.75	0.92	1.07	1.98	2.51	0.54	0.61	0.76	0.90	1.61	1.96
32	0.69	0.79	0.93	1.09	2.05	2.64	0.56	0.65	0.78	0.94	1.68	2.05
33	0.71	0.81	0.95	1.10	2.13	2.78	0.57	0.67	0.79	0.97	1.77	2.16
34	0.74	0.84	0.97	1.12	2.20	2.91	0.59	0.69	0.81	1.00	1.85	2.27
35	0.79	0.92	1.04	1.22	2.40	3.19	0.63	0.75	0.88	1.07	1.99	2.46
36	0.86	1.00	1.12	1.32	2.60	3.46	0.68	0.81	0.93	1.13	2.12	2.66
37	0.92	1.08	1.19	1.43	2.80	3.74	0.74	0.87	0.99	1.19	2.25	2.87
38	0.98	1.15	1.27	1.52	3.00	4.02	0.79	0.93	1.05	1.26	2.38	3.07
39	1.04	1.22	1.34	1.63	3.20	4.29	0.84	0.98	1.11	1.32	2.51	3.27
40	1.11	1.32	1.49	1.79	3.59	4.80	0.89	1.05	1.20	1.43	2.78	3.64
41	1.18	1.40	1.63	1.96	3.96	5.33	0.95	1.11	1.30	1.55	3.04	4.01
42	1.24	1.48	1.78	2.12	4.35	5.85	0.99	1.17	1.40	1.68	3.31	4.36
43	1.29	1.55	1.93	2.29	4.73	6.37	1.04	1.22	1.50	1.79	3.57	4.73
44	1.35	1.62	2.07	2.45	5.12	6.89	1.08	1.28	1.59	1.91	3.84	5.10
45	1.46	1.75	2.28	2.69	5.66	7.49	1.16	1.38	1.74	2.08	4.24	5.62
46	1.61	1.90	2.49	2.93	6.34	8.27	1.27	1.50	1.88	2.27	4.78	6.40
47	1.75	2.05	2.69	3.17	7.03	9.05	1.38	1.63	2.02	2.45	5.37	7.22
48	1.90	2.20	2.90	3.40	7.74	9.87	1.49	1.74	2.17	2.64	5.97	8.08
49	2.03	2.36	3.11	3.64	8.47	10.71	1.59	1.86	2.31	2.82	6.61	8.98



Trendsetter® LB 20

CALIFORNIA ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	2.26	2.63	3.46	4.13	9.49	12.12	1.77	2.07	2.54	3.09	7.55	10.33
51	2.50	2.96	3.81	4.63	10.19	13.33	1.96	2.33	2.81	3.43	8.21	11.17
52	2.73	3.31	4.16	5.11	10.86	14.53	2.14	2.60	3.10	3.79	8.83	11.99
53	2.96	3.66	4.51	5.61	11.50	15.72	2.33	2.87	3.39	4.15	9.45	12.75
54	3.19	4.02	4.86	6.10	12.10	16.92	2.51	3.16	3.69	4.52	10.03	13.48
55	3.64	4.65	5.59	6.86	13.13	18.75	2.87	3.66	4.27	5.20	10.97	14.67
56	4.09	5.21	6.32	7.63	14.39	20.59	3.29	4.11	4.79	5.83	12.06	16.12
57	4.55	5.77	7.05	8.40	15.64	22.45	3.73	4.57	5.32	6.43	13.15	17.55
58	5.00	6.32	7.78	9.16	16.90	24.28	4.18	5.02	5.84	7.05	14.23	18.98
59	5.46	6.88	8.51	9.93	18.16	26.14	4.65	5.47	6.35	7.66	15.31	20.41
60	6.44	8.20	9.70	11.70	20.13	28.97	5.46	6.29	7.30	8.83	16.99	22.62
61	7.43	9.36	10.88	13.49	22.40	32.18	6.09	7.12	8.27	10.01	18.67	25.19
62	8.41	10.48	12.07	15.26	24.72	35.43	6.69	7.95	9.23	11.18	20.34	27.82
63	9.39	11.55	13.26	17.05	27.09	38.76	7.26	8.78	10.19	12.36	22.02	30.51
64	10.38	12.57	14.44	18.82	29.52	42.16	7.82	9.61	11.15	13.53	23.70	33.27
65	12.25	14.55	16.86	21.38	29.89	42.61	9.05	11.24	12.90	15.84	24.26	33.70
66	14.17	16.76	19.30	24.05	NA	NA	10.70	13.06	14.87	18.26	NA	NA
67	16.11	18.99	21.76	26.72	NA	NA	12.42	14.93	16.90	20.71	NA	NA
68	18.06	21.21	24.22	29.42	NA	NA	14.22	16.84	18.97	23.18	NA	NA
69	20.02	23.42	26.69	32.13	NA	NA	16.08	18.79	21.09	25.68	NA	NA
70	20.09	23.42	26.73	32.25	NA	NA	16.45	19.04	21.37	25.82	NA	NA



Trendsetter® LB 20

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.57	0.64	0.76	0.91	1.54	2.04	0.35	0.44	0.61	0.69	1.21	1.32
19	0.56	0.63	0.75	0.91	1.55	2.06	0.36	0.44	0.61	0.69	1.22	1.34
20	0.55	0.63	0.75	0.91	1.55	2.07	0.36	0.44	0.61	0.69	1.22	1.35
21	0.53	0.62	0.74	0.90	1.56	2.08	0.36	0.44	0.61	0.69	1.24	1.38
22	0.52	0.61	0.73	0.90	1.57	2.10	0.36	0.44	0.61	0.69	1.25	1.41
23	0.50	0.61	0.72	0.89	1.57	2.11	0.36	0.44	0.62	0.70	1.27	1.43
24	0.49	0.60	0.71	0.89	1.58	2.13	0.36	0.44	0.62	0.70	1.28	1.46
25	0.47	0.59	0.70	0.88	1.59	2.14	0.36	0.44	0.62	0.70	1.30	1.49
26	0.48	0.60	0.71	0.89	1.63	2.18	0.37	0.45	0.63	0.71	1.33	1.54
27	0.48	0.60	0.73	0.90	1.67	2.22	0.38	0.46	0.64	0.73	1.36	1.60
28	0.49	0.61	0.74	0.91	1.72	2.26	0.38	0.46	0.65	0.74	1.38	1.65
29	0.49	0.61	0.76	0.92	1.76	2.30	0.39	0.47	0.66	0.76	1.41	1.71
30	0.50	0.62	0.77	0.93	1.80	2.34	0.40	0.48	0.67	0.77	1.44	1.76
31	0.53	0.65	0.80	0.97	1.90	2.51	0.43	0.51	0.69	0.81	1.53	1.89
32	0.56	0.68	0.82	1.00	2.00	2.67	0.45	0.54	0.72	0.85	1.62	2.01
33	0.60	0.71	0.85	1.04	2.11	2.84	0.48	0.56	0.74	0.89	1.70	2.14
34	0.63	0.74	0.87	1.07	2.21	3.00	0.50	0.59	0.77	0.93	1.79	2.26
35	0.66	0.77	0.90	1.11	2.31	3.17	0.53	0.62	0.79	0.97	1.88	2.39
36	0.72	0.84	1.00	1.22	2.55	3.50	0.57	0.67	0.85	1.04	2.05	2.65
37	0.78	0.91	1.09	1.33	2.79	3.82	0.62	0.73	0.91	1.11	2.22	2.91
38	0.83	0.98	1.19	1.45	3.03	4.15	0.66	0.78	0.98	1.19	2.38	3.16
39	0.89	1.05	1.28	1.56	3.27	4.47	0.71	0.84	1.04	1.26	2.55	3.42
40	0.95	1.12	1.38	1.67	3.51	4.80	0.75	0.89	1.10	1.33	2.72	3.68
41	1.03	1.22	1.54	1.85	3.92	5.31	0.81	0.97	1.21	1.45	3.01	4.09
42	1.11	1.32	1.70	2.02	4.34	5.82	0.88	1.04	1.32	1.58	3.30	4.50
43	1.19	1.42	1.87	2.20	4.75	6.34	0.94	1.12	1.43	1.70	3.59	4.91
44	1.27	1.52	2.03	2.37	5.17	6.85	1.01	1.19	1.54	1.83	3.88	5.32
45	1.35	1.62	2.19	2.55	5.58	7.36	1.07	1.27	1.65	1.95	4.17	5.73
46	1.50	1.80	2.42	2.84	6.15	8.18	1.18	1.40	1.81	2.14	4.64	6.39
47	1.65	1.97	2.65	3.12	6.72	8.99	1.30	1.53	1.96	2.33	5.11	7.06
48	1.79	2.15	2.89	3.41	7.29	9.81	1.41	1.66	2.12	2.52	5.59	7.72
49	1.94	2.32	3.12	3.69	7.86	10.62	1.53	1.79	2.27	2.71	6.06	8.39



Trendsetter® LB 20

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	2.09	2.50	3.35	3.98	8.43	11.44	1.64	1.92	2.43	2.90	6.53	9.05
51	2.35	2.81	3.75	4.51	9.35	12.80	1.85	2.17	2.69	3.23	7.27	10.08
52	2.61	3.12	4.15	5.05	10.26	14.17	2.06	2.42	2.96	3.57	8.01	11.11
53	2.88	3.44	4.56	5.58	11.18	15.53	2.27	2.66	3.22	3.90	8.76	12.14
54	3.14	3.75	4.96	6.12	12.09	16.90	2.48	2.91	3.49	4.24	9.50	13.17
55	3.40	4.06	5.36	6.65	13.01	18.26	2.69	3.16	3.75	4.57	10.24	14.20
56	3.94	4.69	6.14	7.62	14.48	20.34	3.11	3.63	4.30	5.23	11.39	15.83
57	4.48	5.32	6.91	8.59	15.95	22.41	3.52	4.11	4.85	5.89	12.54	17.46
58	5.02	5.96	7.69	9.57	17.42	24.49	3.94	4.58	5.39	6.56	13.69	19.10
59	5.56	6.59	8.46	10.54	18.89	26.56	4.35	5.06	5.94	7.22	14.84	20.73
60	6.10	7.22	9.24	11.51	20.36	28.64	4.77	5.53	6.49	7.88	15.99	22.36
61	7.27	8.63	10.75	13.46	22.57	31.94	5.61	6.45	7.55	9.15	17.71	24.97
62	8.44	10.04	12.25	15.41	24.78	35.25	6.45	7.37	8.60	10.42	19.44	27.57
63	9.60	11.45	13.76	17.37	26.99	38.55	7.30	8.28	9.66	11.68	21.16	30.18
64	10.77	12.86	15.26	19.32	29.20	41.86	8.14	9.20	10.71	12.95	22.89	32.78
65	11.94	14.27	16.77	21.27	31.41	45.16	8.98	10.12	11.77	14.22	24.61	35.39
66	13.46	15.71	18.32	22.99	NA	NA	10.41	11.67	13.47	16.30	NA	NA
67	14.98	17.15	19.87	24.71	NA	NA	11.84	13.21	15.17	18.38	NA	NA
68	16.51	18.59	21.41	26.44	NA	NA	13.27	14.76	16.86	20.46	NA	NA
69	18.03	20.03	22.96	28.16	NA	NA	14.70	16.30	18.56	22.54	NA	NA
70	19.55	21.47	24.51	29.88	NA	NA	16.13	17.85	20.26	24.62	NA	NA



Trendsetter® LB 20

CALIFORNIA ONLY

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.62	0.70	0.82	1.02	1.67	2.06	0.36	0.48	0.63	0.73	1.30	1.52
19	0.61	0.69	0.81	1.02	1.68	2.08	0.37	0.48	0.63	0.73	1.31	1.54
20	0.60	0.69	0.81	1.02	1.68	2.09	0.37	0.48	0.63	0.73	1.31	1.55
21	0.58	0.67	0.79	1.00	1.68	2.10	0.37	0.48	0.63	0.73	1.31	1.56
22	0.56	0.66	0.77	0.98	1.68	2.11	0.37	0.48	0.63	0.73	1.31	1.57
23	0.55	0.64	0.75	0.95	1.68	2.12	0.37	0.48	0.63	0.73	1.31	1.58
24	0.53	0.63	0.73	0.94	1.68	2.13	0.37	0.48	0.63	0.73	1.31	1.59
25	0.51	0.61	0.71	0.92	1.68	2.14	0.37	0.48	0.63	0.73	1.31	1.60
26	0.52	0.62	0.73	0.93	1.71	2.18	0.38	0.49	0.64	0.74	1.34	1.64
27	0.52	0.63	0.74	0.94	1.73	2.21	0.39	0.49	0.65	0.75	1.37	1.67
28	0.52	0.64	0.75	0.95	1.76	2.24	0.40	0.50	0.66	0.76	1.39	1.71
29	0.52	0.65	0.76	0.96	1.78	2.27	0.41	0.50	0.67	0.77	1.42	1.74
30	0.52	0.65	0.77	0.96	1.80	2.30	0.42	0.50	0.68	0.78	1.44	1.77
31	0.56	0.66	0.80	0.99	1.88	2.44	0.45	0.51	0.69	0.82	1.52	1.87
32	0.59	0.68	0.81	0.99	1.96	2.57	0.46	0.53	0.71	0.86	1.59	1.98
33	0.62	0.69	0.83	1.01	2.03	2.71	0.49	0.54	0.72	0.89	1.66	2.08
34	0.65	0.71	0.84	1.03	2.12	2.83	0.52	0.56	0.74	0.92	1.74	2.19
35	0.70	0.77	0.91	1.13	2.31	3.10	0.56	0.61	0.79	0.98	1.88	2.39
36	0.75	0.84	0.99	1.22	2.51	3.38	0.60	0.67	0.85	1.05	2.03	2.59
37	0.80	0.90	1.07	1.31	2.73	3.65	0.65	0.72	0.91	1.11	2.18	2.80
38	0.84	0.96	1.15	1.40	2.93	3.92	0.68	0.77	0.96	1.17	2.33	3.00
39	0.88	1.02	1.23	1.50	3.13	4.20	0.71	0.82	1.01	1.23	2.47	3.20
40	0.94	1.12	1.38	1.66	3.51	4.70	0.75	0.89	1.12	1.35	2.73	3.54
41	1.01	1.20	1.54	1.83	3.90	5.19	0.81	0.96	1.21	1.46	3.00	3.89
42	1.09	1.30	1.69	1.99	4.30	5.70	0.86	1.02	1.32	1.58	3.25	4.25
43	1.16	1.38	1.84	2.16	4.69	6.19	0.91	1.10	1.41	1.70	3.51	4.60
44	1.23	1.48	2.00	2.33	5.08	6.69	0.96	1.16	1.52	1.81	3.78	4.94
45	1.36	1.63	2.20	2.57	5.59	7.33	1.07	1.26	1.66	1.99	4.12	5.42
46	1.50	1.78	2.41	2.81	6.22	8.12	1.17	1.38	1.81	2.17	4.63	6.12
47	1.62	1.94	2.61	3.05	6.87	8.93	1.27	1.49	1.95	2.34	5.16	6.87
48	1.76	2.09	2.82	3.29	7.54	9.76	1.37	1.60	2.10	2.51	5.71	7.64
49	1.88	2.24	3.02	3.53	8.23	10.62	1.48	1.71	2.24	2.69	6.29	8.46



Trendsetter® LB 20

CALIFORNIA ONLY

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	2.10	2.51	3.35	4.02	9.29	11.99	1.64	1.91	2.45	2.97	7.19	9.71
51	2.33	2.84	3.69	4.49	10.03	13.17	1.81	2.16	2.71	3.29	7.80	10.54
52	2.56	3.17	4.04	4.97	10.74	14.36	1.99	2.40	2.99	3.64	8.40	11.32
53	2.78	3.51	4.38	5.44	11.41	15.53	2.16	2.67	3.27	3.98	8.97	12.09
54	3.00	3.87	4.71	5.93	12.05	16.72	2.33	2.93	3.55	4.35	9.52	12.81
55	3.43	4.47	5.37	6.69	13.08	18.37	2.67	3.42	4.09	5.03	10.42	13.98
56	3.86	5.02	6.03	7.46	14.34	20.02	3.08	3.86	4.58	5.63	11.47	15.37
57	4.29	5.56	6.69	8.24	15.59	21.67	3.51	4.30	5.05	6.24	12.51	16.74
58	4.72	6.10	7.34	9.00	16.85	23.32	3.93	4.73	5.54	6.84	13.55	18.12
59	5.15	6.64	8.00	9.77	18.10	24.97	4.38	5.17	6.02	7.44	14.60	19.48
60	6.16	7.95	9.27	11.57	20.06	27.68	5.16	5.97	7.02	8.61	16.24	21.60
61	7.16	9.10	10.54	13.36	22.11	30.72	5.78	6.77	7.90	9.63	17.88	24.04
62	8.16	10.21	11.81	15.16	24.19	33.80	6.35	7.57	8.72	10.59	19.52	26.52
63	9.16	11.27	13.08	16.95	26.27	36.94	6.91	8.37	9.52	11.52	21.15	29.06
64	10.17	12.28	14.35	18.75	28.38	40.13	7.45	9.17	10.28	12.41	22.80	31.66
65	12.07	14.31	16.77	21.32	28.50	40.52	8.66	10.75	11.58	14.30	22.80	32.03
66	13.97	16.57	19.19	23.89	NA	NA	10.26	12.51	13.50	16.72	NA	NA
67	15.87	18.83	21.62	26.46	NA	NA	11.92	14.33	15.54	19.23	NA	NA
68	17.77	21.10	24.03	29.02	NA	NA	13.66	16.18	17.67	21.82	NA	NA
69	19.67	23.36	26.46	31.60	NA	NA	15.47	18.07	19.91	24.49	NA	NA
70	19.67	23.36	26.46	31.60	NA	NA	15.82	18.31	20.50	24.92	NA	NA



Trendsetter® LB 25

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
18	2.85	4.42	4.21	6.62	2.35	3.10	3.52	4.65
19	2.85	4.48	4.22	6.71	2.36	3.12	3.53	4.68
20	2.84	4.53	4.22	6.79	2.37	3.14	3.54	4.71
21	2.85	4.59	4.24	6.88	2.38	3.17	3.56	4.75
22	2.86	4.65	4.26	6.97	2.39	3.20	3.58	4.79
23	2.86	4.71	4.28	7.07	2.40	3.22	3.59	4.84
24	2.87	4.77	4.30	7.16	2.41	3.25	3.61	4.88
25	2.88	4.83	4.32	7.25	2.42	3.28	3.63	4.92
26	2.93	4.90	4.40	7.36	2.46	3.43	3.70	5.15
27	2.98	4.97	4.48	7.47	2.51	3.59	3.76	5.38
28	3.04	5.05	4.55	7.57	2.55	3.74	3.83	5.61
29	3.09	5.12	4.63	7.68	2.60	3.90	3.89	5.84
30	3.14	5.19	4.71	7.79	2.64	4.05	3.96	6.07
31	3.24	5.48	4.86	8.22	2.72	4.33	4.08	6.49
32	3.34	5.77	5.01	8.66	2.80	4.61	4.20	6.91
33	3.44	6.06	5.16	9.09	2.87	4.89	4.31	7.34
34	3.54	6.35	5.31	9.53	2.95	5.17	4.43	7.76
35	3.64	6.64	5.46	9.96	3.03	5.45	4.55	8.18
36	3.78	7.15	5.67	10.87	3.17	5.96	4.76	8.95
37	3.92	7.66	5.88	11.77	3.31	6.47	4.97	9.71
38	4.06	8.16	6.09	12.68	3.45	6.99	5.18	10.48
39	4.20	8.67	6.30	13.58	3.59	7.50	5.39	11.24
40	4.34	9.18	6.51	14.49	3.73	8.01	5.60	12.01
41	4.62	9.99	6.94	15.93	3.98	8.82	5.97	13.23
42	4.91	10.80	7.36	17.37	4.23	9.63	6.34	14.44
43	5.19	11.60	7.79	18.80	4.47	10.44	6.71	15.66
44	5.48	12.41	8.21	20.24	4.72	11.25	7.08	16.87
45	5.76	13.22	8.64	21.68	4.97	12.06	7.45	18.09
46	6.35	14.61	9.53	24.31	5.36	13.23	8.04	19.86
47	6.95	15.99	10.42	27.15	5.76	14.40	8.63	21.62
48	7.54	17.38	11.31	29.98	6.15	15.57	9.23	23.38
49	8.14	18.76	12.20	32.82	6.55	16.74	9.82	25.34



Trendsetter® LB 25

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
50	8.73	NA	13.09	NA	6.94	NA	10.41	NA
51	9.81	NA	14.72	NA	7.57	NA	11.35	NA
52	10.90	NA	16.35	NA	8.19	NA	12.29	NA
53	11.98	NA	17.97	NA	8.82	NA	13.23	NA
54	13.07	NA	19.60	NA	9.44	NA	14.17	NA
55	14.15	NA	21.23	NA	10.07	NA	15.11	NA
56	14.77	NA	22.49	NA	10.76	NA	16.60	NA
57	15.39	NA	23.74	NA	11.45	NA	18.08	NA
58	16.00	NA	25.00	NA	12.15	NA	19.57	NA
59	16.62	NA	26.25	NA	12.84	NA	21.05	NA
60	17.24	NA	27.51	NA	13.53	NA	22.54	NA



Trendsetter® LB 25

CALIFORNIA ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
18	2.92	4.46	4.31	6.68	2.38	3.14	3.56	4.71
19	2.92	4.52	4.32	6.77	2.39	3.16	3.57	4.74
20	2.91	4.57	4.32	6.85	2.40	3.18	3.58	4.77
21	2.91	4.62	4.32	6.93	2.40	3.20	3.59	4.80
22	2.90	4.68	4.32	7.01	2.41	3.22	3.60	4.83
23	2.90	4.73	4.32	7.09	2.41	3.24	3.61	4.86
24	2.89	4.79	4.32	7.17	2.42	3.26	3.62	4.89
25	2.88	4.83	4.32	7.25	2.42	3.28	3.63	4.92
26	2.94	4.91	4.40	7.36	2.47	3.44	3.70	5.16
27	2.99	4.98	4.48	7.47	2.51	3.60	3.77	5.39
28	3.04	5.05	4.56	7.58	2.56	3.75	3.83	5.62
29	3.09	5.12	4.64	7.69	2.60	3.91	3.90	5.85
30	3.14	5.19	4.71	7.79	2.64	4.06	3.96	6.08
31	3.24	5.45	4.86	8.16	2.72	4.29	4.07	6.43
32	3.34	5.69	5.01	8.53	2.78	4.53	4.16	6.79
33	3.44	5.94	5.16	8.90	2.85	4.76	4.27	7.14
34	3.53	6.18	5.30	9.27	2.92	4.99	4.38	7.49
35	3.65	6.64	5.47	9.96	3.04	5.45	4.56	8.18
36	3.76	7.11	5.64	10.65	3.16	5.92	4.73	8.87
37	3.87	7.57	5.80	11.34	3.28	6.37	4.92	9.55
38	3.99	8.03	5.97	12.04	3.40	6.83	5.09	10.24
39	4.10	8.49	6.15	12.73	3.51	7.29	5.27	10.94
40	4.34	9.18	6.51	13.77	3.73	8.02	5.60	12.02
41	4.58	9.87	6.86	14.82	3.95	8.73	5.91	13.09
42	4.82	10.56	7.22	15.89	4.17	9.45	6.24	14.18
43	5.05	11.24	7.56	16.94	4.38	10.17	6.56	15.25
44	5.29	11.93	7.93	18.02	4.60	10.89	6.89	16.34
45	5.77	13.22	8.65	20.00	4.97	12.07	7.45	18.10
46	6.25	14.53	9.38	22.19	5.34	13.25	8.01	19.87
47	6.73	15.82	10.08	24.39	5.72	14.42	8.57	21.63
48	7.21	17.12	10.81	26.65	6.09	15.60	9.12	23.39
49	7.69	18.41	11.53	28.93	6.46	16.77	9.69	25.16



Trendsetter® LB 25

CALIFORNIA ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
50	8.73	NA	13.09	NA	6.95	NA	10.41	NA
51	9.76	NA	14.64	NA	7.43	NA	11.35	NA
52	10.80	NA	16.20	NA	7.91	NA	12.29	NA
53	11.83	NA	17.74	NA	8.39	NA	13.23	NA
54	12.87	NA	19.30	NA	8.88	NA	14.17	NA
55	14.16	NA	21.24	NA	10.07	NA	15.11	NA
56	15.44	NA	23.16	NA	11.27	NA	16.60	NA
57	16.73	NA	25.09	NA	12.47	NA	18.08	NA
58	18.01	NA	27.02	NA	13.67	NA	19.57	NA
59	19.30	NA	28.95	NA	14.86	NA	21.05	NA
60	19.30	NA	28.95	NA	14.86	NA	22.54	NA



Trendsetter® LB 25

Face Amounts of \$100,000– \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
18	1.24	1.91	3.01	2.97	4.49	1.02	1.37	2.25	2.06	3.37
19	1.25	1.86	3.06	2.88	4.55	1.03	1.38	2.29	2.07	3.41
20	1.26	1.80	3.11	2.81	4.60	1.04	1.39	2.33	2.07	3.45
21	1.26	1.78	3.13	2.74	4.62	1.04	1.39	2.36	2.07	3.47
22	1.26	1.76	3.16	2.68	4.64	1.05	1.40	2.39	2.07	3.49
23	1.27	1.74	3.18	2.61	4.65	1.05	1.40	2.41	2.08	3.52
24	1.27	1.72	3.21	2.55	4.67	1.06	1.41	2.44	2.08	3.54
25	1.27	1.70	3.23	2.48	4.69	1.06	1.41	2.47	2.08	3.56
26	1.29	1.74	3.36	2.54	4.87	1.09	1.44	2.55	2.11	3.68
27	1.31	1.78	3.49	2.59	5.06	1.11	1.47	2.64	2.14	3.80
28	1.33	1.82	3.63	2.65	5.24	1.14	1.49	2.72	2.18	3.91
29	1.35	1.86	3.76	2.70	5.43	1.16	1.52	2.81	2.21	4.03
30	1.37	1.90	3.89	2.76	5.61	1.19	1.55	2.89	2.24	4.15
31	1.41	1.98	4.13	2.89	6.06	1.22	1.61	3.06	2.32	4.58
32	1.45	2.05	4.37	3.02	6.51	1.25	1.66	3.23	2.41	5.01
33	1.50	2.13	4.61	3.15	6.97	1.27	1.72	3.40	2.49	5.44
34	1.54	2.20	4.85	3.28	7.42	1.30	1.77	3.57	2.58	5.87
35	1.58	2.28	5.09	3.41	7.87	1.33	1.83	3.74	2.66	6.30
36	1.70	2.48	5.54	3.73	8.83	1.41	1.96	4.16	2.90	7.07
37	1.82	2.68	5.99	4.04	9.79	1.49	2.09	4.59	3.13	7.83
38	1.95	2.88	6.44	4.36	10.75	1.57	2.23	5.01	3.37	8.60
39	2.07	3.08	6.89	4.67	11.71	1.65	2.36	5.44	3.60	9.36
40	2.19	3.28	7.34	4.99	12.67	1.73	2.49	5.86	3.84	10.13
41	2.41	3.60	8.09	5.40	13.88	1.86	2.70	6.44	4.15	11.14
42	2.63	3.92	8.83	5.81	15.08	1.99	2.92	7.01	4.46	12.15
43	2.85	4.24	9.58	6.22	16.29	2.12	3.13	7.59	4.76	13.17
44	3.07	4.56	10.32	6.63	17.49	2.25	3.35	8.16	5.07	14.18
45	3.29	4.88	11.07	7.04	18.70	2.38	3.56	8.74	5.38	15.19
46	3.65	5.43	12.23	7.83	20.87	2.64	3.95	9.72	6.03	16.90
47	4.01	5.97	13.39	8.61	23.03	2.90	4.34	10.70	6.68	18.61
48	4.36	6.52	14.55	9.40	25.20	3.16	4.72	11.67	7.32	20.31
49	4.72	7.06	15.71	10.18	27.36	3.42	5.11	12.65	7.97	22.02



Trendsetter® LB 25

Face Amounts of \$100,000– \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
50	5.08	7.61	16.87	10.97	29.53	3.68	5.50	13.63	8.62	23.73
51	5.82	8.38	18.66	12.09	32.57	4.18	6.15	15.07	9.51	26.09
52	6.56	9.15	20.44	13.21	35.61	4.69	6.80	16.50	10.40	28.45
53	7.31	9.93	22.23	14.33	38.65	5.19	7.46	17.94	11.28	30.81
54	8.05	10.70	24.01	15.45	41.69	5.70	8.11	19.37	12.17	33.17
55	8.79	11.47	25.80	16.57	44.73	6.20	8.76	20.81	13.06	35.53
56	9.81	12.40	28.69	18.26	50.01	7.00	9.71	23.12	14.60	39.69
57	10.84	13.34	31.58	19.94	55.28	7.80	10.66	25.43	16.14	43.85
58	11.86	14.27	NA	21.63	NA	8.60	11.62	NA	17.67	NA
59	12.89	15.21	NA	23.31	NA	9.40	12.57	NA	19.21	NA
60	13.91	16.14	NA	25.00	NA	10.20	13.52	NA	20.75	NA
61	14.57	17.86	NA	27.13	NA	11.10	14.96	NA	23.69	NA
62	15.22	19.58	NA	29.33	NA	12.00	16.39	NA	26.62	NA
63	15.88	21.30	NA	31.87	NA	12.91	17.83	NA	29.56	NA



Trendsetter® LB 25

CALIFORNIA ONLY

Face Amounts of \$100,000– \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
18	1.26	2.30	3.00	3.14	4.48	1.04	1.39	2.17	2.09	3.25
19	1.27	2.24	3.05	3.08	4.54	1.05	1.40	2.21	2.10	3.29
20	1.28	2.17	3.10	3.01	4.59	1.06	1.41	2.25	2.10	3.33
21	1.29	2.10	3.15	2.94	4.65	1.07	1.42	2.29	2.11	3.37
22	1.29	2.04	3.20	2.88	4.70	1.08	1.42	2.33	2.11	3.41
23	1.30	1.97	3.25	2.81	4.76	1.09	1.43	2.37	2.12	3.45
24	1.31	1.90	3.30	2.74	4.81	1.10	1.44	2.41	2.12	3.49
25	1.31	1.83	3.35	2.67	4.86	1.10	1.44	2.44	2.12	3.52
26	1.33	1.86	3.48	2.71	5.05	1.13	1.48	2.55	2.17	3.67
27	1.35	1.89	3.61	2.75	5.23	1.15	1.52	2.66	2.21	3.82
28	1.36	1.92	3.74	2.79	5.41	1.18	1.55	2.76	2.26	3.97
29	1.38	1.95	3.87	2.83	5.59	1.20	1.59	2.87	2.30	4.12
30	1.39	1.97	4.00	2.86	5.77	1.22	1.62	2.97	2.34	4.27
31	1.42	2.04	4.19	2.98	6.10	1.24	1.67	3.15	2.41	4.56
32	1.46	2.10	4.39	3.09	6.46	1.26	1.73	3.32	2.51	4.86
33	1.49	2.18	4.58	3.22	6.81	1.28	1.79	3.51	2.59	5.17
34	1.53	2.25	4.77	3.36	7.17	1.31	1.86	3.69	2.69	5.48
35	1.65	2.47	5.22	3.69	7.92	1.39	2.01	4.04	2.92	6.06
36	1.76	2.64	5.70	3.97	8.72	1.46	2.13	4.41	3.13	6.71
37	1.86	2.81	6.20	4.24	9.56	1.54	2.26	4.79	3.36	7.42
38	1.97	2.98	6.70	4.50	10.40	1.62	2.37	5.17	3.57	8.13
39	2.08	3.14	7.21	4.77	11.26	1.69	2.50	5.57	3.80	8.88
40	2.28	3.42	8.10	5.20	12.75	1.80	2.67	6.21	4.12	10.06
41	2.49	3.70	8.87	5.57	13.97	1.92	2.85	6.79	4.37	11.07
42	2.71	3.99	9.64	5.95	15.20	2.03	3.03	7.38	4.63	12.11
43	2.92	4.28	10.38	6.30	16.39	2.15	3.20	7.95	4.88	13.15
44	3.13	4.57	11.11	6.66	17.57	2.26	3.37	8.52	5.11	14.20
45	3.43	5.08	11.76	7.33	18.63	2.48	3.71	9.35	5.61	15.69
46	3.72	5.59	12.77	8.07	20.21	2.70	4.06	10.38	6.18	17.01
47	4.03	6.12	13.81	8.82	21.85	2.93	4.42	11.45	6.77	18.33
48	4.32	6.63	14.87	9.57	23.53	3.15	4.77	12.53	7.36	19.62
49	4.61	7.14	15.97	10.31	25.26	3.37	5.13	13.66	7.97	20.92



Trendsetter® LB 25

CALIFORNIA ONLY

Face Amounts of \$100,000– \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
50	5.29	7.92	17.94	11.42	28.37	3.83	5.72	15.20	8.96	22.76
51	5.97	8.70	19.49	12.55	30.90	4.29	6.33	16.29	9.81	24.71
52	6.63	9.48	21.01	13.68	33.40	4.75	6.94	17.32	10.66	26.62
53	7.31	10.26	22.54	14.81	35.91	5.21	7.54	18.33	11.47	28.56
54	7.99	11.04	24.04	15.93	38.41	5.67	8.14	19.30	12.26	30.47
55	9.15	11.93	26.41	17.23	42.29	6.45	9.12	20.70	13.60	33.14
56	10.31	12.82	28.84	18.77	46.06	7.23	10.09	22.55	15.13	35.98
57	11.47	13.71	31.25	20.37	49.79	8.01	11.05	24.41	16.66	38.81
58	12.64	14.60	NA	21.99	NA	8.79	12.02	NA	18.23	NA
59	13.80	15.49	NA	23.67	NA	9.58	12.99	NA	19.81	NA
60	15.06	16.73	NA	25.91	NA	10.61	14.29	NA	21.93	NA
61	16.33	18.13	NA	28.12	NA	11.64	15.59	NA	23.99	NA
62	17.58	19.57	NA	30.40	NA	12.68	16.91	NA	26.07	NA
63	18.85	21.03	NA	32.69	NA	13.70	18.20	NA	28.16	NA



Trendsetter® LB 25

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.71	0.90	1.15	1.38	2.25	2.72	0.57	0.70	0.88	1.07	1.54	1.96
19	0.71	0.91	1.16	1.39	2.26	2.76	0.58	0.71	0.89	1.08	1.55	1.99
20	0.71	0.91	1.16	1.39	2.26	2.79	0.58	0.71	0.89	1.08	1.56	2.01
21	0.71	0.91	1.16	1.39	2.27	2.83	0.58	0.71	0.89	1.08	1.57	2.03
22	0.71	0.91	1.17	1.40	2.27	2.87	0.58	0.71	0.90	1.09	1.58	2.04
23	0.71	0.92	1.17	1.40	2.28	2.90	0.59	0.72	0.90	1.09	1.59	2.06
24	0.71	0.92	1.18	1.41	2.28	2.94	0.59	0.72	0.91	1.10	1.60	2.07
25	0.71	0.92	1.18	1.41	2.29	2.98	0.59	0.72	0.91	1.10	1.61	2.09
26	0.72	0.93	1.20	1.44	2.34	3.06	0.60	0.74	0.93	1.12	1.66	2.17
27	0.73	0.94	1.22	1.46	2.40	3.14	0.61	0.76	0.95	1.14	1.72	2.25
28	0.75	0.95	1.23	1.49	2.45	3.22	0.62	0.77	0.96	1.16	1.77	2.33
29	0.76	0.96	1.25	1.51	2.51	3.30	0.63	0.79	0.98	1.18	1.83	2.41
30	0.77	0.97	1.27	1.54	2.56	3.38	0.64	0.81	1.00	1.20	1.88	2.49
31	0.81	1.00	1.32	1.60	2.73	3.61	0.67	0.83	1.03	1.25	2.01	2.68
32	0.85	1.03	1.37	1.67	2.89	3.84	0.70	0.86	1.06	1.30	2.15	2.87
33	0.88	1.07	1.42	1.73	3.06	4.07	0.72	0.88	1.10	1.36	2.28	3.06
34	0.92	1.10	1.47	1.80	3.22	4.30	0.75	0.91	1.13	1.41	2.42	3.25
35	0.96	1.13	1.52	1.86	3.39	4.53	0.78	0.93	1.16	1.46	2.55	3.44
36	1.05	1.23	1.65	2.03	3.76	5.00	0.84	1.00	1.25	1.58	2.78	3.76
37	1.13	1.34	1.78	2.21	4.13	5.46	0.91	1.07	1.35	1.70	3.00	4.08
38	1.22	1.44	1.90	2.38	4.49	5.93	0.97	1.14	1.44	1.82	3.23	4.39
39	1.30	1.55	2.03	2.56	4.86	6.39	1.04	1.21	1.54	1.94	3.45	4.71
40	1.39	1.65	2.16	2.73	5.23	6.86	1.10	1.28	1.63	2.06	3.68	5.03
41	1.54	1.84	2.40	3.02	5.85	7.55	1.21	1.41	1.80	2.25	4.07	5.55
42	1.68	2.02	2.64	3.32	6.46	8.24	1.33	1.54	1.96	2.44	4.46	6.06
43	1.83	2.21	2.88	3.61	7.08	8.94	1.44	1.66	2.13	2.64	4.85	6.58
44	1.97	2.39	3.12	3.91	7.69	9.63	1.56	1.79	2.29	2.83	5.24	7.09
45	2.12	2.58	3.36	4.20	8.31	10.32	1.67	1.92	2.46	3.02	5.63	7.61
46	2.39	2.91	3.75	4.68	9.13	11.14	1.86	2.14	2.72	3.39	6.22	8.38
47	2.65	3.23	4.14	5.17	9.94	11.96	2.05	2.36	2.98	3.75	6.81	9.16
48	2.92	3.56	4.53	5.65	10.76	12.78	2.25	2.58	3.23	4.12	7.39	9.93
49	3.18	3.88	4.92	6.14	11.57	13.60	2.44	2.80	3.49	4.48	7.98	10.71



Trendsetter® LB 25

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	3.45	4.21	5.31	6.62	12.39	14.42	2.63	3.02	3.75	4.85	8.57	11.48
51	4.04	4.87	6.03	7.39	13.84	15.85	2.98	3.47	4.25	5.46	9.60	12.63
52	4.63	5.53	6.75	8.16	15.30	17.28	3.33	3.91	4.76	6.06	10.63	13.78
53	5.23	6.19	7.46	8.93	16.75	18.71	3.69	4.36	5.26	6.67	11.65	14.94
54	5.82	6.85	8.18	9.70	18.21	20.14	4.04	4.80	5.77	7.27	12.68	16.09
55	6.41	7.51	8.90	10.47	19.66	21.57	4.39	5.25	6.27	7.88	13.71	17.24
56	7.38	8.64	9.92	11.37	20.50	23.72	5.09	6.14	7.12	8.85	14.82	18.96
57	8.35	9.77	10.94	12.27	21.35	25.86	5.80	7.03	7.97	9.82	15.93	20.68
58	9.32	10.89	11.97	13.16	22.19	28.01	6.50	7.91	8.82	10.80	17.05	22.39
59	10.29	12.02	12.99	14.06	23.04	30.15	7.21	8.80	9.67	11.77	18.16	24.11
60	11.26	13.15	14.01	14.96	23.88	32.30	7.91	9.69	10.52	12.74	19.27	25.83
61	11.82	13.69	14.73	16.25	NA	NA	8.73	10.44	11.37	13.67	NA	NA
62	12.37	14.22	15.45	17.53	NA	NA	9.56	11.19	12.22	14.59	NA	NA
63	12.93	14.76	16.18	18.82	NA	NA	10.38	11.93	13.08	15.52	NA	NA
64	13.48	15.29	16.90	20.10	NA	NA	11.21	12.68	13.93	16.44	NA	NA
65	14.04	15.83	17.62	21.39	NA	NA	12.03	13.43	14.78	17.37	NA	NA



Trendsetter® LB 25

CALIFORNIA ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.78	0.96	1.16	1.44	2.26	2.77	0.61	0.74	0.90	1.13	1.57	1.93
19	0.78	0.97	1.17	1.45	2.27	2.81	0.62	0.75	0.91	1.14	1.58	1.96
20	0.78	0.97	1.17	1.45	2.27	2.84	0.62	0.75	0.91	1.14	1.59	1.98
21	0.78	0.97	1.17	1.45	2.28	2.87	0.62	0.75	0.91	1.14	1.59	2.00
22	0.77	0.97	1.18	1.46	2.28	2.90	0.62	0.75	0.92	1.15	1.60	2.03
23	0.77	0.97	1.18	1.46	2.29	2.93	0.62	0.75	0.92	1.15	1.60	2.05
24	0.77	0.97	1.18	1.46	2.29	2.96	0.62	0.75	0.92	1.15	1.61	2.07
25	0.76	0.97	1.18	1.46	2.29	2.99	0.62	0.75	0.92	1.15	1.61	2.09
26	0.77	0.98	1.20	1.49	2.35	3.07	0.63	0.77	0.94	1.17	1.67	2.18
27	0.78	0.99	1.22	1.52	2.41	3.15	0.64	0.79	0.96	1.19	1.72	2.26
28	0.79	1.00	1.24	1.54	2.46	3.23	0.65	0.80	0.97	1.21	1.78	2.34
29	0.80	1.01	1.26	1.57	2.52	3.31	0.66	0.82	0.99	1.23	1.83	2.42
30	0.81	1.01	1.28	1.59	2.57	3.39	0.67	0.83	1.00	1.24	1.88	2.50
31	0.85	1.04	1.32	1.63	2.69	3.58	0.70	0.86	1.03	1.28	2.00	2.67
32	0.87	1.06	1.35	1.66	2.83	3.75	0.72	0.87	1.05	1.30	2.13	2.85
33	0.90	1.08	1.39	1.69	2.96	3.94	0.75	0.89	1.07	1.33	2.24	3.02
34	0.93	1.10	1.42	1.72	3.08	4.12	0.77	0.91	1.09	1.35	2.37	3.20
35	0.99	1.19	1.53	1.86	3.40	4.53	0.82	0.97	1.16	1.46	2.56	3.47
36	1.06	1.28	1.63	2.02	3.70	4.94	0.87	1.03	1.25	1.57	2.75	3.75
37	1.13	1.37	1.75	2.17	4.02	5.36	0.92	1.09	1.32	1.69	2.94	4.02
38	1.19	1.46	1.85	2.33	4.32	5.77	0.96	1.14	1.41	1.79	3.13	4.29
39	1.26	1.55	1.96	2.47	4.64	6.18	1.01	1.20	1.48	1.91	3.32	4.56
40	1.39	1.72	2.17	2.75	5.23	6.86	1.11	1.32	1.63	2.06	3.68	5.03
41	1.52	1.90	2.39	3.02	5.83	7.55	1.21	1.43	1.78	2.22	4.05	5.51
42	1.66	2.06	2.60	3.29	6.44	8.23	1.31	1.56	1.94	2.38	4.41	5.98
43	1.78	2.24	2.82	3.56	7.04	8.91	1.41	1.67	2.09	2.54	4.78	6.45
44	1.92	2.41	3.03	3.84	7.64	9.59	1.51	1.79	2.24	2.69	5.14	6.92
45	2.13	2.67	3.36	4.25	8.31	10.33	1.67	1.97	2.46	3.03	5.63	7.62
46	2.35	2.94	3.70	4.67	8.99	11.06	1.84	2.16	2.69	3.35	6.13	8.32
47	2.56	3.19	4.03	5.08	9.66	11.80	2.01	2.34	2.90	3.69	6.61	9.02
48	2.78	3.45	4.36	5.50	10.33	12.53	2.18	2.53	3.12	4.02	7.11	9.72
49	2.99	3.71	4.70	5.91	11.00	13.27	2.35	2.71	3.34	4.35	7.60	10.41



Trendsetter® LB 25

CALIFORNIA ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	3.53	4.26	5.32	6.65	12.39	14.39	2.66	3.07	3.75	4.86	8.54	11.48
51	4.07	4.81	5.95	7.40	13.79	15.51	2.97	3.44	4.18	5.36	9.50	12.56
52	4.62	5.36	6.57	8.14	15.18	16.63	3.28	3.82	4.60	5.87	10.44	13.63
53	5.15	5.92	7.20	8.88	16.58	17.74	3.59	4.19	5.02	6.37	11.40	14.70
54	5.70	6.46	7.82	9.63	17.97	18.86	3.90	4.55	5.43	6.88	12.34	15.77
55	6.67	7.70	8.91	10.47	19.66	21.42	4.50	5.42	6.27	7.88	13.72	17.25
56	7.65	8.94	10.00	11.33	21.36	24.00	5.10	6.30	7.12	8.89	15.09	18.88
57	8.62	10.17	11.10	12.19	23.06	26.56	5.70	7.18	7.94	9.91	16.46	20.53
58	9.59	11.41	12.20	13.04	24.75	29.13	6.30	8.05	8.78	10.92	17.83	22.22
59	10.57	12.65	13.29	13.89	26.44	31.69	6.90	8.92	9.62	11.92	19.21	23.93
60	11.84	13.83	14.70	15.22	26.44	31.69	7.92	9.76	10.67	13.23	19.21	24.12
61	13.12	15.01	16.12	16.74	NA	NA	9.03	10.79	11.84	14.55	NA	NA
62	14.39	16.20	17.55	18.28	NA	NA	10.16	11.86	13.02	15.87	NA	NA
63	15.67	17.37	18.97	19.85	NA	NA	11.30	12.96	14.23	17.19	NA	NA
64	16.94	18.56	20.39	21.46	NA	NA	12.47	14.10	15.47	18.50	NA	NA
65	16.94	18.56	20.39	21.68	NA	NA	12.58	14.34	15.61	18.50	NA	NA



Trendsetter® LB 25

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.59	0.80	0.99	1.20	2.17	2.64	0.48	0.62	0.79	0.98	1.45	1.84
19	0.59	0.80	1.00	1.21	2.18	2.68	0.48	0.63	0.80	0.98	1.46	1.87
20	0.59	0.80	1.00	1.22	2.19	2.71	0.48	0.63	0.80	0.98	1.47	1.89
21	0.59	0.80	1.00	1.22	2.20	2.75	0.48	0.63	0.80	0.98	1.48	1.91
22	0.59	0.80	1.00	1.23	2.21	2.79	0.48	0.63	0.81	0.98	1.49	1.94
23	0.60	0.81	1.01	1.23	2.21	2.83	0.49	0.64	0.81	0.99	1.49	1.96
24	0.60	0.81	1.01	1.24	2.22	2.87	0.49	0.64	0.82	0.99	1.50	1.99
25	0.60	0.81	1.01	1.24	2.23	2.91	0.49	0.64	0.82	0.99	1.51	2.01
26	0.61	0.82	1.03	1.26	2.28	2.99	0.50	0.65	0.84	1.01	1.57	2.09
27	0.62	0.83	1.05	1.28	2.34	3.07	0.51	0.67	0.85	1.03	1.62	2.17
28	0.63	0.83	1.07	1.29	2.39	3.16	0.53	0.68	0.87	1.04	1.68	2.24
29	0.64	0.84	1.09	1.31	2.45	3.24	0.54	0.70	0.88	1.06	1.73	2.32
30	0.65	0.85	1.11	1.33	2.50	3.32	0.55	0.71	0.90	1.08	1.79	2.40
31	0.69	0.88	1.17	1.39	2.66	3.54	0.58	0.74	0.93	1.13	1.92	2.59
32	0.73	0.91	1.22	1.46	2.82	3.76	0.60	0.76	0.97	1.18	2.06	2.78
33	0.77	0.95	1.28	1.52	2.97	3.97	0.63	0.79	1.00	1.23	2.19	2.98
34	0.81	0.98	1.33	1.59	3.13	4.19	0.65	0.81	1.04	1.28	2.33	3.17
35	0.85	1.01	1.39	1.65	3.29	4.41	0.68	0.84	1.07	1.33	2.46	3.36
36	0.93	1.12	1.52	1.82	3.65	4.87	0.74	0.91	1.15	1.44	2.68	3.68
37	1.01	1.23	1.64	1.99	4.02	5.33	0.80	0.98	1.23	1.56	2.90	3.99
38	1.10	1.33	1.77	2.17	4.38	5.79	0.87	1.05	1.32	1.67	3.12	4.31
39	1.18	1.44	1.89	2.34	4.75	6.25	0.93	1.12	1.40	1.79	3.34	4.62
40	1.26	1.55	2.02	2.51	5.11	6.71	0.99	1.19	1.48	1.90	3.56	4.94
41	1.41	1.72	2.24	2.80	5.71	7.41	1.10	1.31	1.64	2.08	3.95	5.44
42	1.56	1.89	2.46	3.09	6.30	8.11	1.20	1.42	1.79	2.27	4.33	5.94
43	1.71	2.05	2.67	3.38	6.90	8.81	1.31	1.54	1.95	2.45	4.72	6.44
44	1.86	2.22	2.89	3.67	7.49	9.51	1.41	1.65	2.10	2.64	5.10	6.94
45	2.01	2.39	3.11	3.96	8.09	10.21	1.52	1.77	2.26	2.82	5.49	7.44
46	2.26	2.67	3.46	4.38	8.86	11.01	1.70	1.98	2.51	3.16	6.07	8.20
47	2.51	2.96	3.81	4.80	9.62	11.81	1.88	2.19	2.76	3.50	6.65	8.96
48	2.76	3.24	4.15	5.21	10.39	12.62	2.07	2.39	3.02	3.84	7.24	9.72
49	3.01	3.53	4.50	5.63	11.15	13.42	2.25	2.60	3.27	4.18	7.82	10.48



Trendsetter® LB 25

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	3.26	3.81	4.85	6.05	11.92	14.22	2.43	2.81	3.52	4.52	8.40	11.24
51	3.82	4.46	5.59	6.78	13.44	15.64	2.79	3.18	3.99	5.05	9.44	12.33
52	4.38	5.11	6.33	7.51	14.96	17.06	3.14	3.54	4.46	5.58	10.47	13.42
53	4.93	5.77	7.08	8.25	16.49	18.49	3.50	3.91	4.92	6.12	11.51	14.52
54	5.49	6.42	7.82	8.98	18.01	19.91	3.85	4.27	5.39	6.65	12.54	15.61
55	6.05	7.07	8.56	9.71	19.53	21.33	4.21	4.64	5.86	7.18	13.58	16.70
56	6.96	8.22	9.59	10.69	20.17	23.19	4.92	5.39	6.64	8.08	14.53	18.26
57	7.88	9.37	10.61	11.68	20.81	25.05	5.64	6.14	7.41	8.98	15.48	19.82
58	8.79	10.53	11.64	12.66	21.44	26.92	6.35	6.90	8.19	9.88	16.44	21.39
59	9.71	11.68	12.66	13.65	22.08	28.78	7.07	7.65	8.96	10.78	17.39	22.95
60	10.62	12.83	13.69	14.63	22.72	30.64	7.78	8.40	9.74	11.68	18.34	24.51
61	11.19	13.30	14.32	15.96	NA	NA	8.54	9.29	10.62	12.66	NA	NA
62	11.75	13.77	14.95	17.29	NA	NA	9.30	10.18	11.49	13.63	NA	NA
63	12.32	14.23	15.58	18.62	NA	NA	10.05	11.08	12.37	14.61	NA	NA
64	12.88	14.70	16.21	19.95	NA	NA	10.81	11.97	13.24	15.58	NA	NA
65	13.45	15.17	16.84	21.28	NA	NA	11.57	12.86	14.12	16.56	NA	NA



Trendsetter® LB 25

CALIFORNIA ONLY

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.65	0.88	1.01	1.24	2.20	2.68	0.53	0.68	0.80	1.05	1.47	1.85
19	0.65	0.88	1.02	1.25	2.21	2.72	0.53	0.69	0.81	1.05	1.48	1.88
20	0.65	0.88	1.02	1.26	2.22	2.75	0.53	0.69	0.81	1.05	1.49	1.90
21	0.65	0.88	1.02	1.26	2.22	2.79	0.53	0.69	0.81	1.05	1.50	1.92
22	0.64	0.88	1.02	1.27	2.23	2.82	0.53	0.69	0.82	1.05	1.50	1.95
23	0.64	0.88	1.02	1.27	2.23	2.86	0.53	0.69	0.82	1.05	1.51	1.97
24	0.64	0.88	1.02	1.28	2.24	2.89	0.53	0.69	0.82	1.05	1.52	1.99
25	0.63	0.88	1.02	1.28	2.24	2.92	0.53	0.69	0.82	1.05	1.52	2.01
26	0.65	0.89	1.05	1.30	2.30	3.01	0.54	0.70	0.84	1.06	1.58	2.10
27	0.66	0.90	1.07	1.32	2.35	3.09	0.55	0.71	0.86	1.07	1.63	2.18
28	0.67	0.90	1.09	1.34	2.41	3.18	0.55	0.72	0.88	1.08	1.69	2.26
29	0.68	0.91	1.11	1.36	2.46	3.26	0.56	0.73	0.90	1.09	1.74	2.34
30	0.69	0.91	1.13	1.37	2.51	3.34	0.56	0.73	0.92	1.09	1.79	2.42
31	0.72	0.92	1.17	1.41	2.64	3.51	0.60	0.74	0.94	1.13	1.92	2.60
32	0.74	0.94	1.21	1.45	2.77	3.69	0.62	0.76	0.97	1.16	2.04	2.78
33	0.77	0.95	1.26	1.48	2.89	3.86	0.65	0.77	0.99	1.20	2.16	2.96
34	0.80	0.97	1.30	1.51	3.02	4.04	0.67	0.79	1.01	1.24	2.28	3.14
35	0.88	1.05	1.40	1.65	3.32	4.44	0.72	0.86	1.09	1.35	2.46	3.41
36	0.94	1.15	1.51	1.80	3.63	4.83	0.76	0.92	1.16	1.44	2.65	3.67
37	1.01	1.23	1.63	1.95	3.93	5.22	0.81	0.97	1.22	1.55	2.83	3.94
38	1.08	1.33	1.73	2.10	4.24	5.62	0.86	1.04	1.30	1.64	3.02	4.21
39	1.15	1.41	1.84	2.24	4.54	6.02	0.91	1.10	1.37	1.75	3.21	4.48
40	1.29	1.57	2.03	2.51	5.13	6.72	1.00	1.20	1.51	1.91	3.56	4.94
41	1.41	1.73	2.24	2.79	5.73	7.43	1.10	1.32	1.65	2.05	3.93	5.40
42	1.55	1.88	2.44	3.06	6.32	8.12	1.20	1.43	1.79	2.21	4.29	5.86
43	1.68	2.03	2.65	3.33	6.92	8.83	1.30	1.54	1.94	2.36	4.66	6.31
44	1.81	2.19	2.85	3.61	7.51	9.53	1.39	1.65	2.07	2.51	5.01	6.77
45	2.01	2.42	3.12	3.96	8.09	10.24	1.54	1.82	2.28	2.83	5.50	7.45
46	2.22	2.66	3.40	4.33	8.68	10.96	1.70	2.00	2.51	3.15	5.98	8.14
47	2.42	2.88	3.66	4.69	9.26	11.66	1.84	2.18	2.72	3.45	6.47	8.83
48	2.63	3.11	3.93	5.06	9.85	12.38	2.00	2.36	2.94	3.77	6.96	9.52
49	2.83	3.33	4.21	5.41	10.43	13.09	2.15	2.54	3.15	4.08	7.44	10.20



Trendsetter® LB 25

CALIFORNIA ONLY

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	3.29	3.83	4.86	6.07	11.92	14.22	2.44	2.83	3.54	4.52	8.40	11.24
51	3.76	4.32	5.52	6.75	13.42	15.36	2.73	3.18	3.95	4.97	9.36	12.28
52	4.23	4.81	6.17	7.41	14.91	16.48	3.02	3.54	4.35	5.41	10.33	13.32
53	4.69	5.31	6.83	8.08	16.40	17.62	3.30	3.91	4.76	5.85	11.28	14.36
54	5.15	5.80	7.48	8.74	17.89	18.75	3.60	4.30	5.16	6.29	12.25	15.40
55	6.11	7.12	8.59	9.72	19.53	21.33	4.25	5.13	5.88	7.19	13.58	16.70
56	7.05	8.45	9.72	10.69	21.17	23.91	4.90	5.78	6.61	8.08	14.92	18.20
57	8.01	9.76	10.83	11.66	22.82	26.49	5.54	6.41	7.34	8.98	16.24	19.72
58	8.95	11.08	11.96	12.64	24.46	29.06	6.19	7.01	8.07	9.88	17.57	21.27
59	9.91	12.41	13.07	13.61	26.11	31.65	6.84	7.58	8.79	10.78	18.91	22.84
60	11.08	13.52	14.47	14.95	26.11	31.65	7.67	8.52	9.95	12.31	18.91	23.06
61	12.26	14.63	15.89	16.37	NA	NA	8.69	9.74	11.18	13.86	NA	NA
62	13.44	15.76	17.30	17.82	NA	NA	9.73	11.01	12.42	15.39	NA	NA
63	14.61	16.87	18.72	19.27	NA	NA	10.81	12.29	13.68	16.93	NA	NA
64	15.79	17.98	20.12	20.75	NA	NA	11.93	13.62	14.96	18.47	NA	NA
65	15.79	17.98	20.12	21.32	NA	NA	12.16	13.81	15.05	18.47	NA	NA



Trendsetter® LB 30

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
18	2.85	4.43	4.21	6.64	2.36	3.26	3.54	4.89
19	2.85	4.48	4.22	6.72	2.37	3.29	3.56	4.93
20	2.85	4.54	4.23	6.81	2.38	3.31	3.57	4.97
21	2.86	4.60	4.25	6.90	2.39	3.34	3.59	5.02
22	2.87	4.66	4.27	6.99	2.40	3.38	3.60	5.07
23	2.87	4.72	4.30	7.08	2.41	3.41	3.62	5.12
24	2.88	4.78	4.32	7.17	2.42	3.45	3.63	5.17
25	2.89	4.84	4.34	7.26	2.43	3.48	3.65	5.22
26	2.94	4.91	4.42	7.37	2.47	3.66	3.71	5.49
27	2.99	4.98	4.49	7.48	2.52	3.84	3.78	5.77
28	3.05	5.06	4.57	7.58	2.56	4.03	3.84	6.04
29	3.10	5.13	4.64	7.69	2.61	4.21	3.91	6.32
30	3.15	5.20	4.72	7.80	2.65	4.39	3.97	6.59
31	3.25	5.53	4.87	8.59	2.73	4.69	4.09	7.11
32	3.35	5.85	5.02	9.37	2.81	5.00	4.21	7.63
33	3.45	6.18	5.17	10.16	2.88	5.30	4.32	8.14
34	3.55	6.50	5.32	10.94	2.96	5.61	4.44	8.66
35	3.65	6.83	5.47	11.73	3.04	5.91	4.56	9.18
36	3.85	7.59	5.77	13.22	3.22	6.46	4.83	10.37
37	4.05	8.36	6.08	14.71	3.40	7.01	5.10	11.56
38	4.26	9.12	6.38	16.20	3.57	7.57	5.36	12.74
39	4.46	9.89	6.69	17.69	3.75	8.12	5.63	13.93
40	4.66	10.65	6.99	19.18	3.93	8.67	5.90	15.12
41	5.03	NA	7.55	NA	4.20	NA	6.31	NA
42	5.40	NA	8.10	NA	4.47	NA	6.71	NA
43	5.77	NA	8.66	NA	4.75	NA	7.12	NA
44	6.14	NA	9.21	NA	5.02	NA	7.52	NA
45	6.51	NA	9.77	NA	5.29	NA	7.93	NA
46	6.96	NA	10.56	NA	5.62	NA	8.53	NA
47	7.40	NA	11.35	NA	5.95	NA	9.13	NA
48	7.85	NA	12.14	NA	6.29	NA	9.74	NA
49	8.29	NA	12.93	NA	6.62	NA	10.34	NA
50	8.74	NA	13.72	NA	6.95	NA	10.94	NA



Trendsetter® LB 30

CALIFORNIA ONLY

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$60

Issue Age	Male				Female			
	SNS	SS	SENS	SES	SNS	SS	SENS	SES
18	2.92	4.69	4.31	7.03	2.39	3.31	3.58	4.97
19	2.92	4.75	4.32	7.12	2.40	3.34	3.60	5.01
20	2.92	4.81	4.33	7.21	2.41	3.36	3.61	5.05
21	2.92	4.87	4.34	7.29	2.42	3.39	3.62	5.08
22	2.92	4.92	4.35	7.38	2.42	3.41	3.63	5.12
23	2.92	4.98	4.36	7.46	2.43	3.44	3.64	5.15
24	2.92	5.04	4.37	7.55	2.44	3.46	3.65	5.19
25	2.91	5.09	4.37	7.63	2.44	3.48	3.66	5.22
26	2.99	5.18	4.48	7.76	2.51	3.67	3.76	5.50
27	3.06	5.26	4.59	7.88	2.57	3.85	3.85	5.77
28	3.13	5.34	4.69	8.00	2.64	4.03	3.95	6.05
29	3.20	5.42	4.80	8.12	2.70	4.21	4.04	6.32
30	3.27	5.50	4.90	8.24	2.76	4.39	4.13	6.59
31	3.40	5.77	5.09	8.65	2.84	4.66	4.26	6.98
32	3.52	6.04	5.27	9.06	2.93	4.91	4.40	7.36
33	3.64	6.32	5.45	9.47	3.02	5.17	4.53	7.75
34	3.77	6.59	5.64	9.88	3.11	5.42	4.67	8.13
35	3.89	7.09	5.83	10.64	3.23	5.92	4.84	8.87
36	4.02	7.61	6.02	11.45	3.34	6.41	5.01	9.61
37	4.13	8.11	6.19	12.26	3.46	6.91	5.19	10.37
38	4.26	8.63	6.38	13.08	3.58	7.41	5.36	11.11
39	4.38	9.13	6.57	13.90	3.69	7.90	5.53	11.85
40	4.67	9.84	7.00	15.04	3.93	8.68	5.90	13.01
41	4.95	NA	7.42	NA	4.17	NA	6.24	NA
42	5.22	NA	7.83	NA	4.41	NA	6.60	NA
43	5.51	NA	8.26	NA	4.64	NA	6.95	NA
44	5.79	NA	8.68	NA	4.88	NA	7.31	NA
45	6.51	NA	9.77	NA	5.30	NA	7.94	NA
46	7.25	NA	10.87	NA	5.73	NA	8.59	NA
47	7.97	NA	11.96	NA	6.15	NA	9.22	NA
48	8.71	NA	13.06	NA	6.58	NA	9.86	NA
49	9.43	NA	14.15	NA	7.00	NA	10.49	NA
50	9.43	NA	14.15	NA	7.00	NA	10.49	NA



Trendsetter® LB 30

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
18	1.38	2.00	3.51	3.20	5.25	1.16	1.45	2.36	2.16	3.52
19	1.39	1.95	3.57	3.15	5.32	1.17	1.47	2.41	2.18	3.58
20	1.39	1.91	3.62	3.10	5.38	1.17	1.48	2.46	2.19	3.63
21	1.39	1.89	3.67	3.04	5.45	1.17	1.49	2.51	2.20	3.69
22	1.39	1.87	3.73	2.97	5.51	1.17	1.50	2.56	2.21	3.76
23	1.40	1.86	3.78	2.91	5.58	1.18	1.52	2.60	2.21	3.82
24	1.40	1.84	3.84	2.84	5.64	1.18	1.53	2.65	2.22	3.89
25	1.40	1.82	3.89	2.78	5.71	1.18	1.54	2.70	2.23	3.95
26	1.41	1.86	4.01	2.87	6.01	1.19	1.58	2.83	2.29	4.27
27	1.42	1.91	4.12	2.95	6.31	1.20	1.62	2.96	2.35	4.58
28	1.42	1.95	4.24	3.04	6.61	1.21	1.66	3.10	2.40	4.90
29	1.43	2.00	4.35	3.12	6.91	1.22	1.70	3.23	2.46	5.21
30	1.44	2.04	4.47	3.21	7.21	1.23	1.74	3.36	2.52	5.53
31	1.49	2.14	4.79	3.42	7.86	1.26	1.81	3.67	2.70	6.12
32	1.55	2.24	5.11	3.63	8.51	1.30	1.88	3.98	2.87	6.70
33	1.60	2.35	5.43	3.83	9.15	1.33	1.96	4.29	3.05	7.29
34	1.66	2.45	5.75	4.04	9.80	1.37	2.03	4.60	3.22	7.87
35	1.71	2.55	6.07	4.25	10.45	1.40	2.10	4.91	3.40	8.46
36	1.86	2.77	6.78	4.63	11.76	1.51	2.27	5.49	3.72	9.50
37	2.01	2.99	7.48	5.01	13.07	1.61	2.45	6.07	4.03	10.55
38	2.15	3.22	8.19	5.40	14.39	1.72	2.62	6.66	4.35	11.59
39	2.30	3.44	8.89	5.78	15.70	1.82	2.80	7.24	4.66	12.64
40	2.45	3.66	9.60	6.16	17.01	1.93	2.97	7.82	4.98	13.68
41	2.71	4.04	10.42	6.62	18.34	2.11	3.17	8.52	5.33	14.83
42	2.97	4.42	11.24	7.09	19.68	2.28	3.38	9.23	5.68	15.99
43	3.24	4.79	12.05	7.55	21.01	2.46	3.58	9.93	6.04	17.14
44	3.50	5.17	12.87	8.02	22.35	2.63	3.79	10.64	6.39	18.30
45	3.76	5.55	13.69	8.48	23.68	2.81	3.99	11.34	6.74	19.45
46	4.19	6.10	15.29	9.36	25.14	3.16	4.41	12.68	7.45	20.82
47	4.61	6.64	NA	10.24	NA	3.51	4.83	NA	8.16	NA
48	5.04	7.19	NA	11.11	NA	3.86	5.26	NA	8.88	NA
49	5.46	7.73	NA	11.99	NA	4.21	5.68	NA	9.59	NA



Trendsetter[®] LB 30

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
50	5.89	8.28	NA	12.87	NA	4.56	6.10	NA	10.30	NA
51	6.74	9.11	NA	14.25	NA	5.22	6.89	NA	11.49	NA
52	7.59	9.94	NA	15.63	NA	5.88	7.68	NA	12.68	NA
53	8.45	10.77	NA	17.02	NA	6.54	8.46	NA	13.87	NA
54	9.30	11.60	NA	18.40	NA	7.20	9.25	NA	15.06	NA
55	10.15	12.43	NA	19.78	NA	7.86	10.04	NA	16.25	NA
56	10.90	13.87	NA	20.22	NA	8.69	11.40	NA	18.17	NA
57	11.66	15.32	NA	21.80	NA	9.52	12.75	NA	20.09	NA



Trendsetter® LB 30

CALIFORNIA ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
18	1.39	2.30	3.60	3.19	5.38	1.17	1.50	2.44	2.23	3.64
19	1.40	2.25	3.66	3.14	5.45	1.18	1.52	2.49	2.25	3.70
20	1.40	2.20	3.71	3.09	5.51	1.18	1.53	2.54	2.26	3.75
21	1.40	2.15	3.76	3.03	5.58	1.18	1.55	2.58	2.27	3.80
22	1.41	2.10	3.82	2.98	5.64	1.19	1.56	2.63	2.29	3.86
23	1.41	2.05	3.87	2.92	5.71	1.19	1.58	2.67	2.30	3.91
24	1.41	2.00	3.92	2.87	5.77	1.19	1.59	2.72	2.31	3.96
25	1.41	1.94	3.97	2.81	5.83	1.19	1.60	2.76	2.32	4.01
26	1.43	1.98	4.10	2.89	6.00	1.21	1.65	2.87	2.39	4.17
27	1.45	2.02	4.23	2.97	6.16	1.22	1.69	2.98	2.45	4.32
28	1.47	2.06	4.36	3.05	6.33	1.23	1.74	3.09	2.52	4.48
29	1.49	2.10	4.49	3.13	6.49	1.24	1.78	3.20	2.58	4.63
30	1.50	2.14	4.61	3.20	6.65	1.25	1.82	3.31	2.64	4.78
31	1.54	2.23	4.85	3.34	7.09	1.28	1.88	3.55	2.75	5.22
32	1.57	2.32	5.10	3.48	7.56	1.30	1.96	3.79	2.88	5.66
33	1.62	2.41	5.34	3.61	8.02	1.33	2.02	4.04	2.99	6.14
34	1.65	2.50	5.60	3.75	8.51	1.36	2.09	4.29	3.11	6.62
35	1.78	2.70	6.18	4.05	9.50	1.45	2.23	4.79	3.35	7.48
36	1.90	2.90	6.78	4.36	10.32	1.54	2.37	5.30	3.57	8.22
37	2.04	3.09	7.40	4.67	11.15	1.62	2.51	5.82	3.81	8.96
38	2.16	3.28	8.02	4.99	11.96	1.71	2.65	6.36	4.04	9.71
39	2.29	3.48	8.66	5.31	12.78	1.80	2.78	6.92	4.27	10.48
40	2.55	3.84	9.75	5.90	14.24	1.94	3.02	7.84	4.66	11.79
41	2.81	4.20	10.59	6.40	15.63	2.08	3.22	8.44	5.01	12.79
42	3.08	4.57	11.42	6.90	17.02	2.23	3.44	9.02	5.37	13.78
43	3.34	4.93	12.20	7.38	18.38	2.38	3.65	9.55	5.72	14.71
44	3.60	5.30	12.97	7.86	19.75	2.52	3.86	10.05	6.08	15.60
45	3.93	5.87	13.39	8.63	20.62	2.82	4.25	10.75	6.72	16.84
46	4.25	6.44	14.38	9.43	21.89	3.19	4.70	11.72	7.36	18.03
47	4.57	7.01	NA	10.22	NA	3.55	5.17	NA	8.00	NA
48	4.90	7.57	NA	11.00	NA	3.93	5.65	NA	8.64	NA
49	5.22	8.14	NA	11.78	NA	4.30	6.13	NA	9.29	NA



Trendsetter[®] LB 30

CALIFORNIA ONLY

Face Amounts of \$100,000 – \$249,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male					Female				
	PNS	SNS	SS	SENS	SES	PNS	SNS	SS	SENS	SES
50	6.16	8.94	NA	12.89	NA	4.92	6.87	NA	10.29	NA
51	7.10	9.68	NA	14.04	NA	5.41	7.53	NA	11.26	NA
52	8.05	10.40	NA	15.17	NA	5.90	8.19	NA	12.21	NA
53	8.99	11.12	NA	16.32	NA	6.35	8.86	NA	13.17	NA
54	9.93	11.83	NA	17.47	NA	6.80	9.53	NA	14.12	NA
55	10.82	12.78	NA	18.98	NA	7.43	10.45	NA	15.44	NA
56	11.58	12.97	NA	19.40	NA	8.17	10.97	NA	16.32	NA
57	12.32	13.91	NA	20.92	NA	8.98	11.47	NA	17.20	NA



Trendsetter® LB 30

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.82	1.00	1.33	1.57	2.51	3.15	0.66	0.79	1.02	1.18	1.72	2.16
19	0.82	1.00	1.34	1.58	2.52	3.19	0.66	0.80	1.03	1.19	1.73	2.20
20	0.82	1.00	1.34	1.59	2.53	3.23	0.66	0.80	1.03	1.19	1.74	2.23
21	0.82	1.00	1.35	1.60	2.57	3.29	0.66	0.80	1.03	1.20	1.77	2.27
22	0.82	1.00	1.35	1.60	2.60	3.35	0.66	0.80	1.04	1.20	1.80	2.31
23	0.83	1.01	1.36	1.61	2.64	3.41	0.67	0.81	1.04	1.21	1.83	2.34
24	0.83	1.01	1.36	1.61	2.67	3.47	0.67	0.81	1.05	1.21	1.86	2.38
25	0.83	1.01	1.37	1.62	2.71	3.53	0.67	0.81	1.05	1.22	1.89	2.42
26	0.84	1.03	1.39	1.64	2.79	3.63	0.69	0.83	1.08	1.25	1.96	2.51
27	0.86	1.04	1.41	1.67	2.87	3.73	0.71	0.85	1.10	1.27	2.03	2.60
28	0.87	1.06	1.42	1.69	2.95	3.84	0.72	0.86	1.13	1.30	2.09	2.70
29	0.89	1.07	1.44	1.72	3.03	3.94	0.74	0.88	1.15	1.32	2.16	2.79
30	0.90	1.09	1.46	1.74	3.11	4.04	0.76	0.90	1.18	1.35	2.23	2.88
31	0.94	1.14	1.51	1.81	3.28	4.29	0.79	0.94	1.21	1.40	2.38	3.09
32	0.98	1.18	1.56	1.87	3.45	4.53	0.83	0.98	1.24	1.46	2.52	3.30
33	1.02	1.23	1.61	1.94	3.61	4.78	0.86	1.02	1.27	1.51	2.67	3.51
34	1.06	1.27	1.66	2.00	3.78	5.02	0.90	1.06	1.30	1.57	2.81	3.72
35	1.10	1.32	1.71	2.07	3.95	5.27	0.93	1.10	1.33	1.62	2.96	3.93
36	1.21	1.45	1.86	2.27	4.38	5.80	1.01	1.20	1.44	1.75	3.31	4.34
37	1.32	1.58	2.02	2.46	4.81	6.33	1.10	1.30	1.55	1.88	3.67	4.75
38	1.43	1.70	2.17	2.66	5.24	6.86	1.18	1.41	1.67	2.02	4.02	5.17
39	1.54	1.83	2.33	2.85	5.67	7.39	1.27	1.51	1.78	2.15	4.38	5.58
40	1.65	1.96	2.48	3.05	6.10	7.92	1.35	1.61	1.89	2.28	4.73	5.99
41	1.83	2.18	2.77	3.38	6.81	8.74	1.50	1.78	2.09	2.52	5.27	6.67
42	2.01	2.40	3.05	3.71	7.52	9.55	1.65	1.95	2.29	2.76	5.81	7.34
43	2.19	2.61	3.34	4.04	8.22	10.37	1.79	2.13	2.50	2.99	6.34	8.02
44	2.37	2.83	3.62	4.37	8.93	11.18	1.94	2.30	2.70	3.23	6.88	8.69
45	2.55	3.05	3.91	4.70	9.64	12.00	2.09	2.47	2.90	3.47	7.42	9.37
46	2.89	3.44	4.39	5.20	10.53	13.09	2.39	2.80	3.27	3.89	8.26	10.41
47	3.23	3.83	4.87	5.70	11.43	14.17	2.68	3.13	3.63	4.30	9.10	11.45
48	3.58	4.22	5.34	6.21	12.32	15.26	2.98	3.46	4.00	4.72	9.94	12.49
49	3.92	4.61	5.82	6.71	13.22	16.34	3.27	3.79	4.36	5.13	10.78	13.53



Trendsetter® LB 30

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	4.26	5.00	6.30	7.21	14.11	17.43	3.57	4.12	4.73	5.55	11.62	14.57
51	4.88	5.70	7.03	7.94	15.31	18.37	4.16	4.75	5.39	6.25	12.65	16.10
52	5.50	6.39	7.76	8.67	16.50	19.25	4.74	5.37	6.05	6.96	13.68	17.63
53	6.13	7.09	8.50	9.39	17.70	19.72	5.33	6.00	6.72	7.66	14.72	19.16
54	6.75	7.78	9.23	10.12	NA	NA	5.91	6.62	7.38	8.37	NA	NA
55	7.37	8.48	9.96	10.85	NA	NA	6.50	7.25	8.04	9.07	NA	NA
56	8.20	9.42	10.88	11.99	NA	NA	7.24	8.05	8.94	10.08	NA	NA
57	9.03	10.35	11.80	13.13	NA	NA	7.98	8.85	9.84	11.09	NA	NA
58	9.85	11.29	12.71	14.27	NA	NA	8.71	9.65	10.73	12.09	NA	NA



Trendsetter® LB 30

CALIFORNIA ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.89	1.07	1.36	1.59	2.68	3.26	0.74	0.82	1.03	1.28	1.83	2.20
19	0.89	1.07	1.37	1.60	2.69	3.30	0.74	0.83	1.04	1.29	1.84	2.24
20	0.89	1.07	1.37	1.61	2.70	3.34	0.74	0.83	1.04	1.29	1.85	2.27
21	0.89	1.07	1.37	1.61	2.71	3.38	0.74	0.83	1.04	1.30	1.86	2.30
22	0.89	1.07	1.38	1.62	2.72	3.42	0.74	0.83	1.05	1.30	1.87	2.33
23	0.89	1.07	1.38	1.62	2.73	3.46	0.74	0.83	1.05	1.31	1.88	2.36
24	0.89	1.07	1.38	1.63	2.74	3.50	0.74	0.83	1.05	1.31	1.89	2.39
25	0.89	1.07	1.38	1.63	2.75	3.53	0.74	0.83	1.05	1.31	1.89	2.42
26	0.90	1.08	1.40	1.66	2.83	3.64	0.75	0.85	1.08	1.33	1.97	2.52
27	0.90	1.09	1.42	1.68	2.90	3.74	0.75	0.87	1.11	1.34	2.04	2.61
28	0.91	1.10	1.44	1.71	2.97	3.85	0.76	0.88	1.13	1.35	2.12	2.70
29	0.91	1.11	1.46	1.73	3.04	3.95	0.76	0.90	1.16	1.36	2.19	2.79
30	0.91	1.11	1.47	1.75	3.11	4.05	0.76	0.91	1.18	1.37	2.26	2.88
31	0.93	1.13	1.51	1.79	3.23	4.24	0.80	0.94	1.21	1.41	2.39	3.06
32	0.96	1.15	1.54	1.82	3.36	4.44	0.82	0.96	1.24	1.45	2.53	3.23
33	0.98	1.17	1.57	1.86	3.47	4.62	0.85	0.99	1.26	1.48	2.65	3.41
34	1.01	1.19	1.60	1.91	3.59	4.81	0.87	1.01	1.28	1.52	2.79	3.58
35	1.09	1.30	1.73	2.08	3.96	5.28	0.92	1.09	1.39	1.63	3.01	3.89
36	1.16	1.40	1.85	2.25	4.33	5.74	0.98	1.17	1.51	1.74	3.23	4.20
37	1.23	1.52	1.99	2.43	4.71	6.20	1.03	1.24	1.61	1.86	3.44	4.51
38	1.31	1.62	2.12	2.60	5.08	6.66	1.10	1.33	1.73	1.96	3.66	4.82
39	1.38	1.73	2.24	2.78	5.45	7.13	1.15	1.40	1.84	2.08	3.88	5.13
40	1.54	1.92	2.50	3.07	6.12	7.92	1.26	1.54	1.99	2.27	4.32	5.67
41	1.71	2.14	2.76	3.37	6.78	8.72	1.38	1.71	2.17	2.51	4.77	6.22
42	1.86	2.39	3.02	3.66	7.45	9.52	1.49	1.89	2.36	2.76	5.22	6.76
43	2.03	2.63	3.27	3.96	8.11	10.32	1.60	2.08	2.55	3.01	5.66	7.30
44	2.19	2.88	3.53	4.25	8.77	11.11	1.72	2.27	2.75	3.28	6.10	7.85
45	2.44	3.25	3.96	4.76	9.64	11.86	1.94	2.58	3.09	3.75	6.79	8.57
46	2.78	3.58	4.39	5.28	10.53	12.62	2.20	2.86	3.39	4.11	7.47	9.31
47	3.14	3.91	4.82	5.80	11.40	13.36	2.49	3.15	3.69	4.44	8.16	10.03
48	3.51	4.23	5.24	6.32	12.28	14.12	2.79	3.43	3.99	4.76	8.85	10.77
49	3.90	4.56	5.67	6.83	13.15	14.86	3.10	3.73	4.29	5.06	9.54	11.49



Trendsetter® LB 30

CALIFORNIA ONLY

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	4.74	5.29	6.43	7.64	14.58	16.12	3.67	4.29	4.84	5.57	10.36	12.44
51	5.30	5.93	7.19	8.44	15.95	17.29	4.07	4.82	5.40	6.18	11.11	13.59
52	5.82	6.53	7.96	9.24	17.45	18.13	4.44	5.33	5.96	6.79	12.22	14.82
53	6.29	7.11	8.71	10.04	17.45	18.47	4.79	5.84	6.51	7.40	12.22	15.06
54	6.73	7.67	9.48	10.85	NA	NA	5.12	6.34	7.06	8.01	NA	NA
55	7.26	8.36	10.48	11.80	NA	NA	5.60	7.01	7.84	8.85	NA	NA
56	8.29	9.31	11.61	12.47	NA	NA	6.72	7.88	8.72	9.82	NA	NA
57	9.41	10.33	12.82	12.82	NA	NA	8.02	8.87	9.70	10.89	NA	NA
58	9.59	11.41	12.82	13.04	NA	NA	8.53	8.95	9.70	10.92	NA	NA



Trendsetter® LB 30

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.71	0.92	1.18	1.47	2.41	3.01	0.55	0.69	0.94	1.08	1.62	2.02
19	0.71	0.92	1.19	1.48	2.42	3.05	0.55	0.69	0.95	1.09	1.63	2.06
20	0.71	0.92	1.19	1.49	2.43	3.09	0.55	0.69	0.95	1.09	1.64	2.09
21	0.71	0.92	1.20	1.50	2.47	3.14	0.56	0.69	0.95	1.10	1.68	2.14
22	0.71	0.92	1.20	1.50	2.51	3.18	0.56	0.70	0.96	1.10	1.71	2.20
23	0.72	0.93	1.21	1.51	2.55	3.23	0.57	0.70	0.96	1.11	1.75	2.25
24	0.72	0.93	1.21	1.51	2.59	3.27	0.57	0.71	0.97	1.11	1.78	2.31
25	0.72	0.93	1.22	1.52	2.63	3.32	0.58	0.71	0.97	1.12	1.82	2.36
26	0.73	0.94	1.24	1.55	2.70	3.42	0.59	0.73	0.99	1.15	1.88	2.46
27	0.75	0.96	1.27	1.57	2.78	3.52	0.61	0.75	1.02	1.18	1.95	2.56
28	0.76	0.97	1.29	1.60	2.85	3.63	0.62	0.76	1.04	1.21	2.01	2.65
29	0.78	0.99	1.32	1.62	2.93	3.73	0.64	0.78	1.07	1.24	2.08	2.75
30	0.79	1.00	1.34	1.65	3.00	3.83	0.65	0.80	1.09	1.27	2.14	2.85
31	0.84	1.04	1.39	1.71	3.17	4.04	0.69	0.84	1.12	1.32	2.27	3.04
32	0.88	1.09	1.44	1.77	3.34	4.25	0.72	0.88	1.15	1.37	2.40	3.23
33	0.93	1.13	1.48	1.84	3.50	4.46	0.76	0.91	1.19	1.42	2.54	3.42
34	0.97	1.18	1.53	1.90	3.67	4.67	0.79	0.95	1.22	1.47	2.67	3.61
35	1.02	1.22	1.58	1.96	3.84	4.88	0.83	0.99	1.25	1.52	2.80	3.80
36	1.12	1.34	1.73	2.15	4.24	5.41	0.91	1.09	1.35	1.65	3.13	4.17
37	1.22	1.47	1.89	2.34	4.65	5.94	0.99	1.19	1.46	1.77	3.46	4.54
38	1.32	1.59	2.04	2.54	5.05	6.47	1.08	1.29	1.56	1.90	3.78	4.90
39	1.42	1.72	2.20	2.73	5.46	7.00	1.16	1.39	1.67	2.02	4.11	5.27
40	1.52	1.84	2.35	2.92	5.86	7.53	1.24	1.49	1.77	2.15	4.44	5.64
41	1.70	2.05	2.63	3.25	6.55	8.38	1.38	1.66	1.96	2.38	4.96	6.29
42	1.88	2.26	2.91	3.58	7.24	9.23	1.53	1.83	2.15	2.61	5.48	6.94
43	2.06	2.47	3.20	3.92	7.94	10.09	1.67	1.99	2.35	2.83	6.01	7.60
44	2.24	2.68	3.48	4.25	8.63	10.94	1.82	2.16	2.54	3.06	6.53	8.25
45	2.42	2.89	3.76	4.58	9.32	11.79	1.96	2.33	2.73	3.29	7.05	8.90
46	2.76	3.27	4.24	5.08	10.25	12.75	2.25	2.66	3.09	3.70	7.86	9.90
47	3.09	3.66	4.73	5.58	11.18	13.71	2.54	2.98	3.45	4.10	8.67	10.90
48	3.43	4.04	5.21	6.07	12.12	14.68	2.83	3.31	3.80	4.51	9.48	11.89
49	3.76	4.43	5.70	6.57	13.05	15.64	3.12	3.63	4.16	4.91	10.29	12.89



Trendsetter® LB 30

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	4.10	4.81	6.18	7.07	13.98	16.60	3.41	3.96	4.52	5.32	11.10	13.89
51	4.70	5.49	6.93	7.77	15.09	18.30	3.98	4.57	5.17	6.00	12.09	15.36
52	5.31	6.18	7.67	8.46	16.20	19.22	4.56	5.18	5.81	6.68	13.08	16.82
53	5.91	6.86	8.42	9.16	17.32	19.70	5.13	5.80	6.46	7.36	14.07	18.29
54	6.52	7.55	9.16	9.85	NA	NA	5.71	6.41	7.10	8.04	NA	NA
55	7.12	8.23	9.91	10.55	NA	NA	6.28	7.02	7.75	8.72	NA	NA
56	7.93	9.15	10.74	11.63	NA	NA	7.00	7.79	8.62	9.70	NA	NA
57	8.74	10.07	11.57	12.71	NA	NA	7.72	8.57	9.50	10.67	NA	NA
58	9.54	11.00	12.39	13.78	NA	NA	8.44	9.34	10.37	11.65	NA	NA



Trendsetter® LB 30

CALIFORNIA ONLY

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
18	0.75	0.97	1.22	1.50	2.60	3.18	0.65	0.77	0.96	1.21	1.76	2.14
19	0.75	0.97	1.23	1.51	2.61	3.22	0.65	0.77	0.97	1.22	1.77	2.18
20	0.75	0.97	1.23	1.52	2.62	3.26	0.65	0.77	0.97	1.22	1.78	2.21
21	0.75	0.97	1.23	1.53	2.63	3.30	0.65	0.77	0.97	1.22	1.79	2.24
22	0.75	0.97	1.24	1.53	2.63	3.33	0.65	0.77	0.98	1.22	1.80	2.28
23	0.75	0.97	1.24	1.54	2.64	3.37	0.65	0.77	0.98	1.22	1.81	2.31
24	0.75	0.97	1.24	1.55	2.65	3.41	0.65	0.77	0.98	1.22	1.82	2.34
25	0.75	0.97	1.24	1.55	2.65	3.44	0.65	0.77	0.98	1.22	1.82	2.37
26	0.76	0.98	1.27	1.58	2.73	3.52	0.66	0.78	1.01	1.24	1.89	2.47
27	0.77	0.99	1.30	1.60	2.80	3.60	0.66	0.79	1.04	1.25	1.96	2.57
28	0.78	1.00	1.32	1.62	2.87	3.68	0.66	0.80	1.06	1.27	2.02	2.66
29	0.79	1.01	1.35	1.64	2.94	3.76	0.66	0.81	1.09	1.28	2.09	2.76
30	0.79	1.01	1.37	1.66	3.01	3.84	0.66	0.81	1.11	1.29	2.15	2.85
31	0.83	1.03	1.41	1.71	3.13	3.98	0.68	0.84	1.12	1.32	2.24	3.01
32	0.85	1.05	1.45	1.74	3.25	4.14	0.71	0.85	1.14	1.36	2.33	3.18
33	0.88	1.06	1.48	1.78	3.38	4.29	0.73	0.87	1.15	1.39	2.42	3.34
34	0.90	1.08	1.51	1.82	3.50	4.45	0.75	0.89	1.17	1.43	2.51	3.50
35	0.97	1.17	1.63	1.98	3.85	4.89	0.81	0.96	1.26	1.54	2.76	3.77
36	1.06	1.28	1.76	2.15	4.19	5.33	0.87	1.04	1.35	1.65	2.99	4.06
37	1.13	1.37	1.88	2.30	4.53	5.76	0.93	1.11	1.44	1.76	3.23	4.33
38	1.22	1.48	2.00	2.47	4.88	6.20	0.98	1.19	1.53	1.87	3.46	4.62
39	1.29	1.57	2.13	2.63	5.22	6.64	1.04	1.26	1.62	1.98	3.70	4.89
40	1.44	1.77	2.38	2.93	5.86	7.52	1.15	1.39	1.78	2.17	4.16	5.39
41	1.60	1.99	2.64	3.24	6.51	8.41	1.27	1.56	1.97	2.36	4.63	5.91
42	1.76	2.24	2.89	3.53	7.14	9.28	1.37	1.74	2.16	2.55	5.08	6.41
43	1.92	2.48	3.15	3.84	7.78	10.16	1.49	1.91	2.37	2.74	5.54	6.93
44	2.07	2.74	3.41	4.14	8.42	11.04	1.59	2.11	2.58	2.93	6.00	7.43
45	2.31	3.09	3.83	4.66	9.33	11.80	1.81	2.43	2.91	3.31	6.58	8.23
46	2.66	3.41	4.24	5.17	10.25	12.54	2.07	2.72	3.20	3.71	7.14	9.01
47	3.01	3.73	4.66	5.68	11.17	13.30	2.33	3.03	3.49	4.10	7.72	9.81
48	3.39	4.04	5.07	6.19	12.09	14.04	2.60	3.32	3.78	4.50	8.29	10.60
49	3.79	4.35	5.49	6.71	13.00	14.80	2.88	3.64	4.06	4.89	8.87	11.40



Trendsetter® LB 30

CALIFORNIA ONLY

Face Amounts of \$500,000 – \$2,000,000

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee \$30

Issue Age	Male						Female					
	PP	PNS	SP	SNS	PS	SS	PP	PNS	SP	SNS	PS	SS
50	4.63	5.06	6.24	7.52	14.31	16.03	3.40	4.19	4.61	5.49	9.66	12.34
51	5.18	5.68	6.99	8.33	15.58	16.94	3.81	4.70	5.17	6.08	10.43	13.22
52	5.67	6.25	7.75	9.15	16.96	17.50	4.19	5.20	5.72	6.67	11.34	14.45
53	6.11	6.82	8.49	9.96	16.96	17.62	4.56	5.68	6.27	7.27	11.34	14.51
54	6.51	7.36	9.25	10.85	NA	NA	4.92	6.16	6.82	7.87	NA	NA
55	6.98	8.04	10.25	11.80	NA	NA	5.38	6.80	7.53	8.69	NA	NA
56	7.97	8.96	11.38	12.47	NA	NA	6.49	7.66	8.40	9.60	NA	NA
57	9.08	9.96	12.59	12.82	NA	NA	7.77	8.62	9.34	10.60	NA	NA
58	9.29	11.08	12.59	12.87	NA	NA	8.29	8.69	9.40	10.60	NA	NA



Waiver of Premium*

Rates per \$1,000

Issue Age	Male (Nonsmoker)					Female (Nonsmoker)				
	LB-10	LB-15	LB-20	LB-25	LB-30	LB-10	LB-15	LB-20	LB-25	LB-30
18	0.30	0.30	0.30	0.33	0.33	0.30	0.30	0.30	0.34	0.37
19	0.30	0.30	0.30	0.33	0.33	0.30	0.30	0.30	0.34	0.37
20	0.29	0.29	0.29	0.33	0.33	0.29	0.29	0.29	0.34	0.37
21	0.28	0.28	0.28	0.33	0.36	0.28	0.28	0.28	0.34	0.37
22	0.27	0.28	0.28	0.33	0.36	0.27	0.28	0.28	0.34	0.37
23	0.26	0.27	0.27	0.33	0.36	0.26	0.27	0.27	0.34	0.37
24	0.26	0.27	0.27	0.33	0.36	0.26	0.27	0.27	0.35	0.37
25	0.26	0.26	0.27	0.35	0.36	0.26	0.27	0.27	0.37	0.40
26	0.26	0.26	0.27	0.35	0.36	0.26	0.27	0.27	0.37	0.40
27	0.26	0.26	0.30	0.38	0.38	0.26	0.29	0.30	0.38	0.40
28	0.26	0.28	0.30	0.38	0.38	0.26	0.29	0.30	0.38	0.40
29	0.26	0.28	0.30	0.38	0.38	0.26	0.29	0.30	0.38	0.40
30	0.26	0.28	0.30	0.38	0.38	0.26	0.31	0.32	0.42	0.42
31	0.26	0.28	0.30	0.38	0.38	0.26	0.32	0.34	0.42	0.42
32	0.27	0.29	0.30	0.39	0.39	0.27	0.36	0.36	0.42	0.42
33	0.31	0.32	0.32	0.39	0.39	0.31	0.36	0.36	0.42	0.42
34	0.32	0.33	0.33	0.39	0.39	0.32	0.36	0.36	0.42	0.42
35	0.32	0.33	0.33	0.40	0.40	0.32	0.36	0.36	0.44	0.44
36	0.34	0.35	0.35	0.41	0.42	0.34	0.39	0.39	0.45	0.45
37	0.35	0.38	0.38	0.44	0.44	0.36	0.41	0.41	0.48	0.48
38	0.37	0.40	0.41	0.46	0.48	0.37	0.42	0.43	0.50	0.50
39	0.37	0.41	0.42	0.51	0.53	0.38	0.47	0.48	0.55	0.55
40	0.42	0.46	0.48	0.56	0.62	0.43	0.49	0.51	0.59	0.62
41	0.45	0.48	0.51	0.60	0.67	0.46	0.54	0.56	0.65	0.67
42	0.47	0.49	0.55	0.64	0.71	0.48	0.58	0.59	0.70	0.71
43	0.49	0.51	0.60	0.68	0.76	0.53	0.63	0.64	0.76	0.77
44	0.52	0.53	0.63	0.73	0.85	0.59	0.66	0.67	0.81	0.86
45	0.60	0.63	0.73	0.85	0.96	0.62	0.71	0.72	0.88	0.95
46	0.72	0.75	0.85	0.98	1.11	0.71	0.79	0.82	1.01	1.08
47	0.83	0.87	1.01	1.15	1.24	0.80	0.90	0.93	1.16	1.18
48	0.96	1.00	1.15	1.31	1.41	0.87	1.01	1.05	1.31	1.31
49	1.12	1.16	1.30	1.47	1.60	1.00	1.10	1.22	1.52	1.52
50	1.30	1.32	1.56	1.77	1.77	1.14	1.23	1.41	1.76	1.76
51	1.56	1.59	1.88	2.14	2.14	1.34	1.44	1.65	2.03	2.05
52	1.82	1.86	2.24	2.57	2.57	1.60	1.68	1.92	2.32	2.37
53	2.12	2.15	2.69	3.08	3.08	1.86	1.96	2.23	2.65	2.73
54	2.47	2.52	3.09	3.71	3.71	2.07	2.18	2.49	2.93	3.03
55	2.94	3.09	3.87	4.39	4.39	2.31	2.59	3.00	3.53	3.53

* Issue age limitations based on rate band.



Waiver of Premium*

Rates per \$1,000

Issue Age	Male (Smoker)					Female (Smoker)				
	LB-10	LB-15	LB-20	LB-25	LB-30	LB-10	LB-15	LB-20	LB-25	LB-30
18	0.30	0.30	0.35	0.39	0.41	0.33	0.36	0.37	0.41	0.43
19	0.30	0.31	0.35	0.39	0.42	0.33	0.36	0.37	0.41	0.44
20	0.29	0.31	0.36	0.40	0.42	0.33	0.37	0.37	0.41	0.44
21	0.30	0.32	0.36	0.43	0.45	0.33	0.37	0.37	0.43	0.45
22	0.30	0.32	0.36	0.43	0.45	0.33	0.37	0.37	0.43	0.45
23	0.30	0.33	0.37	0.43	0.46	0.33	0.37	0.37	0.43	0.46
24	0.30	0.33	0.37	0.44	0.46	0.33	0.37	0.37	0.44	0.46
25	0.30	0.36	0.40	0.47	0.49	0.33	0.37	0.40	0.47	0.49
26	0.32	0.36	0.40	0.47	0.53	0.33	0.37	0.40	0.47	0.53
27	0.32	0.39	0.42	0.49	0.53	0.33	0.39	0.42	0.49	0.53
28	0.33	0.39	0.42	0.49	0.53	0.33	0.39	0.42	0.49	0.53
29	0.34	0.42	0.42	0.50	0.53	0.34	0.42	0.42	0.52	0.56
30	0.35	0.42	0.42	0.50	0.53	0.39	0.42	0.42	0.55	0.60
31	0.35	0.43	0.43	0.50	0.53	0.39	0.43	0.43	0.55	0.61
32	0.38	0.46	0.46	0.50	0.53	0.43	0.46	0.46	0.57	0.61
33	0.38	0.47	0.47	0.51	0.53	0.44	0.47	0.47	0.62	0.65
34	0.41	0.48	0.48	0.53	0.55	0.45	0.48	0.48	0.65	0.68
35	0.42	0.50	0.50	0.61	0.62	0.46	0.53	0.53	0.70	0.71
36	0.43	0.53	0.53	0.63	0.69	0.50	0.59	0.59	0.78	0.82
37	0.47	0.57	0.57	0.69	0.77	0.54	0.63	0.65	0.85	0.87
38	0.48	0.59	0.61	0.77	0.87	0.55	0.69	0.71	0.90	0.99
39	0.51	0.62	0.66	0.84	0.96	0.55	0.75	0.81	0.99	1.08
40	0.62	0.68	0.77	1.00	1.10	0.67	0.83	0.86	1.11	1.21
41	0.63	0.76	0.89	1.09	1.35	0.67	0.89	0.94	1.20	1.44
42	0.65	0.82	1.04	1.23	1.54	0.67	0.96	1.04	1.32	1.61
43	0.75	0.94	1.20	1.38	1.75	0.75	1.03	1.20	1.45	1.81
44	0.87	1.05	1.37	1.55	1.99	0.76	1.12	1.28	1.60	2.03
45	0.95	1.27	1.66	1.83	2.27	0.81	1.26	1.44	1.82	2.27
46	1.08	1.44	1.85	2.13	2.56	0.94	1.37	1.56	2.11	2.58
47	1.26	1.61	2.11	2.51	2.98	1.07	1.51	1.69	2.44	2.96
48	1.43	1.80	2.40	2.97	3.47	1.21	1.64	1.81	2.77	3.36
49	1.67	2.03	2.73	3.48	4.01	1.36	1.82	1.97	3.11	3.74
50	2.03	2.37	3.02	4.08	4.68	1.55	2.08	2.16	3.52	4.20
51	2.29	2.73	3.40	4.68	5.60	1.71	2.24	2.41	4.00	4.94
52	2.57	3.11	3.96	5.46	6.69	1.94	2.39	2.68	4.49	5.69
53	2.86	3.55	4.59	6.20	7.70	2.24	2.76	2.97	5.03	6.56
54	3.24	4.14	5.34	7.12	8.70	2.59	3.26	3.68	5.85	7.41
55	4.07	4.83	6.40	8.31	9.71	3.05	3.77	4.30	6.73	8.28

* Issue age limitations based on rate band.



Accident Indemnity Annual Rates*

Per \$1,000 of Face Amount Male/Female

Issue Age	Rate
18	1.10
19	1.10
20	1.10
21	1.10
22	1.10
23	1.10
24	1.10
25	1.10
26	1.10
27	1.10
28	1.10
29	1.10
30	1.10
31	1.10
32	1.10
33	1.10
34	1.10
35	1.10
36	1.10
37	1.10
38	1.10
39	1.10
40	1.12
41	1.14

Issue Age	Rate
42	1.16
43	1.19
44	1.21
45	1.23
46	1.26
47	1.29
48	1.32
49	1.35
50	1.38
51	1.41
52	1.44
53	1.47
54	1.49
55	1.52
56	1.55
57	1.58
58	1.62
59	1.66
60	1.70
61	1.75
62	1.81
63	1.89
64	1.98
65	2.09

* Issue age limitations based on product and rate band.



Monthly Disability Income Rider*

Per \$100 Monthly Benefit for Disability Income Rider

Issue Age	Male				Female			
	LB-15	LB-20	LB-25	LB-30	LB-15	LB-20	LB-25	LB-30
18	12.08	12.49	13.43	13.78	14.92	16.01	17.13	18.06
19	12.08	12.49	13.43	13.78	14.92	16.01	17.13	18.06
20	12.08	12.49	13.43	13.78	14.92	16.01	17.13	18.06
21	12.29	12.78	14.27	14.27	15.44	16.62	17.78	18.76
22	12.48	13.07	14.76	14.76	15.96	17.23	18.43	19.45
23	12.68	13.34	15.26	15.26	16.49	17.83	19.07	20.15
24	12.88	13.63	15.67	15.76	17.00	18.44	19.73	20.84
25	13.08	13.92	15.86	16.25	17.53	19.06	20.37	21.54
26	13.48	14.46	16.48	17.04	18.46	20.04	21.17	22.55
27	13.87	15.01	16.97	17.82	19.39	21.02	22.07	23.56
28	14.28	15.55	17.61	18.61	20.32	22.02	22.93	24.58
29	14.68	16.10	18.37	19.39	21.25	23.00	23.72	25.58
30	15.07	16.64	19.15	20.18	22.18	23.99	24.57	26.59
31	15.90	17.70	19.96	21.02	23.44	25.28	25.67	27.66
32	16.72	18.77	20.75	21.86	24.71	26.59	26.71	28.73
33	17.54	19.82	21.91	22.69	25.97	27.89	28.54	29.80
34	18.36	20.89	22.76	23.53	27.24	29.20	29.61	30.86
35	19.19	21.95	24.01	24.37	28.50	30.49	31.93	31.93
36	20.72	23.63	24.85	25.57	29.94	31.92	33.07	33.07
37	22.26	25.31	26.70	26.77	31.38	33.35	33.47	34.21
38	23.81	27.00	27.96	27.96	32.83	34.76	35.34	35.34
39	25.34	28.68	29.16	29.16	34.27	36.19	36.48	36.48
40	26.88	30.36	30.36	30.36	35.71	37.62	37.62	37.62
41	29.21	31.99	31.99	31.99	37.20	38.72	38.72	38.72
42	31.54	33.62	33.62	33.62	38.69	39.83	39.83	39.83
43	33.85	35.24	35.24	35.24	40.18	40.94	40.94	40.94
44	36.18	36.88	36.88	36.88	41.66	42.05	42.05	42.05
45	38.51	38.51	38.51	38.51	43.15	43.15	43.15	43.15
46	40.61	40.61	40.61	40.61	44.18	44.18	44.18	44.18
47	42.70	42.70	42.70	42.70	45.20	45.20	45.20	45.20
48	44.80	44.80	44.80	44.80	46.24	46.24	46.24	46.24
49	46.88	46.88	46.88	46.88	47.26	47.26	47.26	47.26
50	48.98	48.98	48.98	48.98	48.29	48.29	48.29	48.29

* Issue age limitations based on product and rate band.



Rates For Children's Insurance Rider (CIR) Per Unit

Per unit (CIR) 5.83



Trendsetter® Super Series are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy Forms ICC16 TL22, TL22, 1-322 11-107, 1-306 11-107, 1-305 11-107, 1-304 11-107, 1-303 11-107, 1-334 11-107 or in New York, issued by Transamerica Financial Life Insurance Company, Harrison, NY. Policy Forms 3-306 38-111, 3-305 38-111, 3-304 38-111, 3-303 38-111, or 3-334 38-111. **Premiums increase annually for Trendsetter Super YRT, and beginning in year 11 for the 10- year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy forms and numbers may vary, and these policies and the riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.

Trendsetter® LB is a term life insurance policy, Policy Forms ICC15 TL21 REV, TL21 REV or TL19 CA issued by Transamerica Life Insurance Company, Cedar Rapids, IA. **Premiums increase annually beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy form and number may vary, and this policy and the riders may not be available in all jurisdictions. Not available in New York. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.

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